



NEWS RELEASE

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Holistic Approach Best for Benefits Enrollments

Research encourages integration and personal benefits education for maximum ROI.

COLUMBIA, S.C. (Nov. 2, 2009) — Benefits enrollments work most efficiently when looked at holistically instead of as a one-time activity, according to a new white paper released by Colonial Life & Accident Insurance Company.

“Reinvent the Enrollment Experience: How to Drive Value for Your Benefits Package” was released nationally by Colonial Life today. The paper analyzed survey data from national human resources and business research organizations, as well as its own proprietary research, to uncover the best ways to maximize the benefits enrollment experience for employers and employees.

Companies should take a big-picture perspective when planning their enrollments, trading the “once-and-done” mentality for one of building long-term relationships with their employees, according to the paper.

“Employers must encourage benefits dialogue throughout the year to support and enhance the enrollment experience,” says Marianne Adams, assistant vice president for enrollment services at Colonial Life. “When companies take a holistic approach to their enrollments, employees can start to learn how their different insurance plans complement each other and make more informed choices for themselves and their families.”

The report noted enrollments should be focused on a company’s entire benefits package, not just core benefits.

“The typical benefits enrollment focuses on traditional core benefits such as major medical, group life, dental and vision,” Adams says. “However, today’s enrollment process needs to be adapted to include *all* benefits being enrolled, including voluntary, employee-paid benefits that are growing in popularity such as individual life, disability and accident plans. This approach helps employees understand how all their different insurance plans work together.”

Companies also need to make enrollments much more personalized, according to the report. In fact, a recent survey shows human resource professionals rate individual counseling sessions as the most effective benefits enrollment tool. Forty-eight percent say individual sessions are “very effective,” followed by web-based enrollments at 37 percent¹

Downloadable copies of “*Reinvent the Enrollment Experience: How to Drive Value for Your Benefits Package,*” are available at www.coloniallife.com/About/Newsroom.

For more information about benefits enrollments, call Colonial Life at (803) 798-7000 or visit www.ColonialLife.com.

Colonial Life & Accident Insurance Company is a market leader in providing insurance benefits for employees and their families through their workplace, along with individual benefits education, advanced yet simple-to-use enrollment technology and quality personal service. Colonial Life offers disability, life and supplemental accident and health insurance policies in 49 states and the District of Columbia. Similar policies, if approved, are underwritten in New York by a Colonial Life affiliate, The Paul Revere Life Insurance Company. Colonial Life is based in Columbia, S.C., and is a subsidiary of Unum Group.

¹ Enrollment Effectiveness Survey, *Employee Benefit News*, October 2009.

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