



The Benefit of Benefits Communications

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Nationally and state by state, large and small, managing employee benefits programs continues to be a struggle for all employers. It is difficult enough to balance a quality plan with premiums that are palatable for both the employer and the employees. It is often even tougher to find the time and resources to communicate those benefits effectively and manage the enrollment process. Yet with rising benefit dollars and deductibles, it is more important than ever for employees to understand their benefit choices and know how to get the most from them.

The State Budget & Control Board's Employee Insurance Program sought support for benefits communication and enrollment services in late 2003, when it named Colonial as the chosen provider for enrolling state employee benefits. This allows Colonial to conduct group educational meetings and personalized one-on-one benefits meetings with every employee in participating entities, including school districts.

It also allows us to conduct the enrollments electronically, using our own proprietary laptop enrollment system, then send the electronic information to the district's human resources office to show the employees' benefits elections. If needed, we can even load the district's payroll automatically.

According to EIP, one of the strongest aspects of the Colonial program is our ability to provide benefits education for your employees all year. Through this process, we offer you the ability to provide post-enrollment benefits statements to your employees in the spring, which enables them to review and plan for their benefits at a less pressured time than the actual fall enrollment period.

Still Your Authorized Provider

We have provided these services for four years, and since the state renewed our contract for this year, we are available to assist with your 2007 benefits enrollment. Through the contract, Colonial is the only vendor authorized to interact with EIP electronically and provide it with electronic feeds during annual/open and new hire enrollments. More importantly, we are able to provide those one-on-one benefits meetings with

your employees to review their benefits and how their benefit choices affect their paycheck.

We take our benefits communication work seriously and know that your employees deserve thorough, yet easy-to-understand communications. Representatives from EIP provide our consultants with full training on the state benefit package, necessary forms and nuances of the state enrollment process.

Does It Work?

Benefit Administrators who participate in our enrollment program have learned that we will provide a full benefits communication service – from pre-enrollment letters and posters, to group and the one-on-one meetings – if they want. We will work with you to determine what type of communications work best for your district. Many are taking advantage of our new hire orientation process, through which we provide group meetings and assistance with the one-on-one enrollment process for new hires on a regular basis.

If you want your employees to have a thorough understanding of their annual benefits offerings, our experience has taught us it's important to focus on three key areas:

1. First, you must make employees aware of the upcoming enrollment and meeting dates through quality, repeated enrollment communications, such as e-mails, announcements, fliers and posters.
2. An important, but often skipped step, is the group meeting. This is a key step through which we cover the main points of the benefits program. This helps employees think about their particular benefits situation and what questions they may have, or which benefit they particularly want to learn more about.
3. Employees then attend personalized one-on-one sessions, where they can ask their questions, learn more about a particular offering, and see a salary illustration of just what their paycheck will be with their new benefit elections.

High Marks from Participants

The number of participating entities and school districts continues to increase every year, which is a testament to our effectiveness. We added seven new entities in 2006, and we are now providing our services to 28 educational entities, including 24 school districts, the State of South Carolina Department of Education, the S.C. School Boards Association and the S.C. Association of School Administrators.

Typically, annual enrollments have less enrollment activity than open enrollments, when key benefit changes are allowed. However, for the 2007 annual enrollment, of the 33,406 employees in the educational entities listed above, approximately one-fourth of them (7,896) took advantage of Colonial's one-on-one consultations, and approximately three-fourths (5,426) of those employees made a change to their benefits.

Increasing the Benefit: Our New Health Assessment Offering

Colonial is always seeking new ways to help its customers with health care issues. This year, we plan to offer a no-cost Health Assessment Program for participating entities. Through this

While our numbers are impressively growing, the words of our participants really tell the story:

"Our annual enrollment was a breeze, thanks to your team! Thanks for all you do." *Lynn Hodge, benefit administrator for School District of Oconee County*

"Edgefield County Schools would like to thank you and your staff for the expert service that you provided for the school district for new and existing employees during the 2006 enrollment period. Your team displayed excellent knowledge of the state benefits packages and presented that information in a very professional manner...Also, the file transferred to our payroll office was a success that exceeded our expectations..." *Larry Derrick, Chief Financial Officer, Edgefield County Schools*

"Prior to contracting with Colonial, the district was using two benefit supervisors during the open enrollment period to try to meet the needs of more than 2,600 employees...This had to be handled through large group meetings as it was just not feasible to meet one-on-one with all employees. Colonial provided trained experts in the area of state benefits to meet with any of our employees who wished to do so and at absolutely no cost to the district. We have increased our service to our employees at no additional cost and freed up time for our benefits supervisors to perform their other duties." *John Butler, director of fiscal services for Lexington County School District One*

program, we will coordinate a benefits fair for your entity that includes health screening tests conducted by a local hospital, along with educational support from other agencies such as the American Cancer Society, American Diabetes Association, American Heart Association, American Kidney Foundation, American Lung Association, American Red Cross and others. We will offer a free health screening test for employees during the fair and – in the spirit of benefits communication – record the results for them on a pocket card for them to keep and refer to.

We have introduced this program in several other states and it has proven quite beneficial for their employees. We'll be happy to talk with you more about this great, new opportunity.

Start Now

It is not too soon to begin thinking about the fall open enrollment and how you can help your employees make their best benefit choices. We will be happy to begin communicating various aspects of the benefits program, through staff meetings, lunch-and-learns or whatever manner works best for your district. By communicating some of the benefits basics in advance, we can help employees better focus on their benefit changes when the open enrollment begins.

Talk with us to learn more about how you and your employees can discover the benefit of benefits communication.

Colonial Supplemental Insurance is the marketing brand of Colonial Life & Accident Insurance Company. Colonial is a market leader in providing voluntary insurance to employees and their families through the workplace, along with personal benefits communication, enrollment capabilities and a commitment to service.

Colonial Supplemental Insurance products are underwritten by Colonial Life & Accident Insurance Company and include a broad portfolio of insurance coverages, such as disability, accident, life, cancer, critical illness and hospital indemnity insurance policies. Similar products, if approved, are underwritten in New York by a Colonial affiliate, The Paul Revere Life Insurance Company.

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For more information about Colonial's products and services or opportunities with the company, call Adamson at (803) 750-9222, e-mail him at Carey.Adamson@Coloniallife.com or visit www.coloniallife.com.