

NEWS RELEASE

FOR IMMEDIATE RELEASE

Media Contact:

Jeanne Reynolds
(803) 213-6274
jdreynolds@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, the District of Columbia and Puerto Rico. 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.

For more information about Colonial Life's products and services or opportunities with the company, call (803) 798-7000 or visit www.coloniallife.com.

1200 Colonial Life Boulevard, Columbia,
South Carolina 29210 803.798.7000
www.coloniallife.com

New Web-Based Enrollment System Gives Employers Flexibility and Control in Managing Benefits Enrollments

COLUMBIA, S.C. (Sept. 17, 2008) — Benefits enrollment management is a top concern for businesses of all sizes. Just when employers think they have their enrollments under control, they discover issues like these that complicate the enrollment:

- Employees don't understand their benefits and don't realize the value of what their employer provides.
- Health plan changes that must be communicated to all employees.
- A handful of employees who are located in remote locations.
- Their strapped human resources department doesn't have enough staff or resources to conduct the enrollment.

Colonial Life & Accident Insurance Company's new web-based Harmony[®] enrollment system helps businesses address those concerns. "Advances in enrollment technology make it easier for employers to get their arms around their enrollment issues," says Henry Price, senior vice president of customer acquisition services for Colonial Life. "For example, because the Harmony[®] enrollment system is web-based, the employer can get daily reports on enrollment progress. It also offers offline options when Internet connectivity may be an issue for an employer."

Flexibility

"In today's environment, businesses aren't all neatly packaged in one location with in-house employees," Price says. "In fact, many businesses have multiple locations, as well as employees who work in the office, outside the office, in their homes, on the road or across the country. So, you can't take a one-size-fits-all approach to enrolling employees."

The Harmony[®] enrollment system has the flexibility to enroll all of an employer's benefits anytime, anywhere — meeting any employer's open enrollment needs. Colonial Life benefits representatives can use the system to:

- Communicate benefits and enroll employees one-to-one with a Colonial Life benefits representative in person, over the Internet or by phone.

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- Enroll any or all of an employer's benefits, both core and voluntary.
- Enroll employees in different company locations and remote areas.

Control

Employers want control over their benefits enrollments. "They want to know what's going on every day, such as which employees have been seen and at which locations, the benefits they're selecting, if they're opting in or out of core benefits and more," Price says. "When employers have access to daily progress reports, they can make adjustments early on to reach more employees at certain locations and have managers encourage better employee participation in the enrollment."

The Harmony[®] enrollment system tracks enrollments through a reporting dashboard that provides daily information on all aspects of the enrollment. The system uses Excel for data management, so it's easy to get employee data into the system and easy to transfer employee elections back to the employer's payroll area. It has an online, centralized database that's secure and encrypted and uses unique employee user IDs and passwords.

"The goal is to help businesses better manage enrollments from start to finish," Price adds. "The Harmony[®] enrollment system, in combination with Colonial Life's professional benefits team, can help employers gain flexibility and control over their benefits enrollments."

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Harmony[®] Enrollment System Wins Technology Award

The Information Technology Council, a program of the Greater Columbia, S.C., Chamber of Commerce, has named the Harmony[®] enrollment system a winner of the 2008 Palmetto Pillar Award for Technology in Industry. The annual competition is sponsored by the City of Columbia Office of Economic Development to recognize excellence in several technology categories. Harmony[®] won the Technology in Industry category, which honors a company for developing a new or improved technology-based product, process or service used for internal or commercial purposes.

Microsoft Recognizes Harmony[®] Enrollment System

Microsoft has posted a [case study](#) on its web site that explains how Colonial Life partnered with Microsoft to use several new Windows[®]-based development tools as part of the Harmony[®] enrollment system.

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