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## **BROKERS SAY HELPING EMPLOYEES UNDERSTAND THEIR BENEFITS MOST IMPORTANT TO ENROLLMENT SUCCESS**

**COLUMBIA, S.C. (Oct. 22, 2009)** – Brokers and benefits advisors say helping their clients’ employees understand their benefits programs is the most important aspect of a benefits enrollment. This finding was revealed in a recent survey conducted by *Employee Benefit Adviser* magazine and Colonial Life & Accident Insurance Company.

Survey results show that 99 percent of brokers say benefits education is “very important” or “important” to their clients’ enrollment effectiveness. The following capabilities also rated highly:

- Having a consistent enrollment experience for all employees—96 percent
- Receiving timely, accurate and comprehensive enrollment reporting from carriers—95 percent
- Enrolling employees in their benefits as quickly as possible to minimize time away from the job—95 percent

When asked to rate the most important enrollment capabilities their agencies need, brokers also ranked benefits education first. This capability was ranked number one as very important or important by 98 percent of brokers surveyed. Two items tied for second place: ensuring that quality business is written in clients’ accounts (96 percent) and having a consistent enrollment experience (96 percent).

“This survey confirms what we already know about enrollments—that benefits education and communication are critical to brokers and employers,” says Tom Gilligan, senior vice president of marketing and branding for Colonial Life. “Brokers recognize that employees need to first understand their benefits in order to fully appreciate everything their employer is

providing. Improving benefits communications is a great way to improve workplace satisfaction and retention.”

Brokers say individual sessions with benefits counselors are the most effective enrollment tool, with 90 percent rating them as very effective or effective, second only to group meetings (91 percent). Web-based enrollments rated third (73) percent, followed by paper enrollments at 65 percent and call centers at 43 percent.

Surprisingly, brokers don’t necessarily rely on the most effective enrollment tools as their primary enrollment method. Although group meetings were the primary means of enrolling employees (45 percent), web-based enrollments came in a distant second (20 percent). Only 17 percent of brokers cited individual sessions with benefits counselors, and 15 percent named paper enrollments as their primary enrollment tool.

“Brokers recognize that one-to-one sessions with benefits counselors add real value to enrollments, but many of them don’t realize they can offer that kind of service at no cost to the company through a benefits partner,” says Tom Gilligan, senior vice president of marketing and branding for Colonial Life. “In today’s tough economy, brokers should take advantage of all available resources to help their clients get maximum appreciation of the benefits they offer.”

*Employee Benefit Adviser* magazine conducted this online survey of nearly 200 brokers and financial advisors in conjunction with Colonial Life in October.

### **About Colonial Life**

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, call the company at (803) 798-7000 or visit [www.ColonialLife.com](http://www.ColonialLife.com)

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