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HELPING WORKERS UNDERSTAND BENEFITS MOST IMPORTANT TO ENROLLMENT SUCCESS

COLUMBIA, S.C. (Oct. 22, 2009) – Human resource and benefits decision-makers say helping their 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 News* magazine and Colonial Life & Accident Insurance Company.

Survey results show that 98 percent of human resource professionals say benefits education is “very important” or “important” to enrollment effectiveness. Having a consistent enrollment experience for all employees came in a strong second, rating as very important or important by 95 percent of respondents.

“This survey confirms what we already know about enrollments—that benefits education and communication are critical to employers,” says Tom Gilligan, senior vice president of marketing and branding for Colonial Life. “Employees need to first understand their benefits in order to fully appreciate everything their company is providing. Improving benefits communications is a great way to improve workplace satisfaction and retention.”

When asked what kind of enrollment administrative support from their benefits carriers was most helpful, HR professionals cited receiving help with new hires (53 percent). Help with carrier feeds and employee profile updates tied for second, at 38 percent.

In other key findings, HR professionals rated individual sessions with a benefits counselor and group meetings as the most effective enrollment tools, rated as important or very important by 80 percent and 82 percent, respectively. Web-based enrollments ranked third at 73 percent.

Surprisingly, employers aren't necessarily using the tools they believe to be most effective as their primary enrollment method. Survey participants noted that web-based enrollments were their primary method of enrolling employees (cited by 38 percent), followed by group meetings (24 percent) and call centers (20 percent). Individual sessions with a benefits counselor were the primary enrollment method for 16 percent of respondents.

"Employers recognize one-to-one sessions with benefits counselors add real value, but many employers don't realize they can take advantage of that kind of service at no cost to the company through a benefits partner," Gilligan said. "In today's tough economy, employers should take advantage of all available resources to get maximum appreciation of the benefits they offer."

Employee Benefit News magazine conducted this online survey of more than 300 human resource and benefits decision-makers 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

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