

# You can manage employee benefit costs



To balance budget cuts, limited resources and federal requirements, you need benefit solutions that provide value all the way around. As a proven leader in the public sector, that's exactly what we provide.

## Simple solutions for budget challenges

We're a voluntary benefits provider, but we offer much more than that. Our suite of proven cost-management services can help you navigate through today's budget challenges:

- **Aid employee cost-sharing**

Our full line of employee-paid voluntary benefits can help offset any new out-of-pocket expenses your employees may incur.

- **Promote employee wellness**

We'll help increase your employees' awareness and participation in your current wellness programs, and gain a fuller return on your wellness investment.

- **Confirm eligible dependents**

Our dependent review services and annual maintenance reviews can help you verify which dependents are actually eligible for your health care plans.

- **Boost tax savings**

We help employees better understand the benefits of a Section 125 plan, which increases their plan participation — and provides greater tax savings for you.

- **Consolidate enrollment**

We'll handle both core and voluntary enrollment, eliminating many related costs — such as IT expenses and man hours managing external partners.

- **Effectively educate employees**

Complimentary materials and 1-to-1 counseling help employees understand and appreciate the benefits you're offering.

Our first payroll deduction account was a state highway patrol unit in 1955, and is still a customer today.

## Colonial Life has the resources and experience to provide you the solutions you need.

### No direct cost to you

We proudly provide our full range of services at no direct cost to the employer. Our only request in return is that we are permitted to offer your choice of our employee-paid voluntary benefits, such as accident, life, dental, cancer, hospital confinement indemnity or critical illness insurance, directly to your employees at their work location.

### High touch, strong reach

We believe in a personal, face-to-face approach with our customers. Through our team of over 6,300 benefit counselors, we can deliver our services directly to your employees, onsite and in person at their workplace.

### Long-term, proven success

We have more than 75 years of experience in voluntary benefits and a long history of working with the public sector. We provide financial protection to nearly 550,000 public sector employees in 41 state governments, 5,000+ local governments and 3,000+ educational entities.



ColonialLife.com

**Talk with your Colonial Life representative to learn more.**

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

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