

Q&A:

How Benefits Modernization Can Help Build the Public Sector's Workforce for the Future

The public sector is simultaneously dealing with a retiring workforce and budget constraints that make it challenging to attract and keep skilled workers. But providing competitive benefits that give employees more choice and value at a sustainable cost may be the solution to building government's workforce for the future.

In this Q&A, **Tim Arnold, President/CEO of Colonial Life** — which has successfully served this market segment since 1955 — shares innovative benefits strategies the public sector should consider.



Colonial Life
The benefits of good hard work.®

Q: Colonial Life has worked with 5,000 local governments and numerous public sector entities. What are the common challenges these customers face?

A: Public sector entities have typically been very benefit rich, but they're moving toward high-deductible health care plans and asking employees to share more of their benefits costs. Unless benefit changes are properly communicated and people have the opportunity to enroll in other health and wellness insurance to fill the resulting coverage gaps, employees may become dissatisfied and look elsewhere for employment. We have a full suite of benefits and services that can help employers manage this transition.

Q: What specific solutions does Colonial Life offer?

A: We have around 6,000 benefits counselors who can sit face to face with employees and discuss their complete benefits picture to help identify potential coverage gaps. We also offer telephonic, web or self-service enrollment where employees still get important benefits education so they understand the employer's actual investment.

Q: How does Colonial Life help employers balance offering great benefits with budgetary challenges?

A: It's critical for agencies to customize their benefits offerings, especially for millennials who want more choice and whom the public sector needs to attract as its existing workforce retires. We can customize offerings to employees depending on their age, family or marital status, since everyone's coverage needs vary at different points in their lives.

We offer voluntary benefits, like accident and critical illness insurance, at no additional cost to employers. With our value-added programs, like legal services and identity theft protection, we can help increase plan participation. We can help agencies offset costs with a suite of solutions, including dependent verification which helps identify ineligible dependents.

Employers need to ensure they have a comprehensive benefits strategy and a plan to communicate benefits changes. Our benefits administration solutions give agencies options to manage that change and help employees understand the value of their benefits package.

Our goal is to ensure we're doing the right thing for every person.

To demonstrate our commitment to excellence in the public sector, Colonial Life is sponsoring the 2017 *Governing* Public Official of the Year award. Our 60-plus years of public sector expertise has been shaped by providing the strategies, tactics and programs state and local governments need to contain costs while managing the quality of health care benefits their employees deserve.

For more information, visit: www.coloniallife.com/publicsector.