



# Powerful Partnerships



## Meeting your enrollment and voluntary benefits needs

No matter how hard we try to control it, life happens. That's why voluntary benefits are so critical. Your employees need protections for their families, finances and futures beyond core benefits – and you need a partner you can trust to help you do that.

URL Insurance believes in delivering exceptional value to our clients, which is why we've selected Colonial Life as a preferred partner for voluntary benefits. Our relationship is rooted in our shared ideals:

- Benefit flexibility and personalization are essential to employees
- Businesses and employees have different needs that deserve equal attention
- Communicating the value of benefits to employees
- Results are what matter most

## WHAT ARE VOLUNTARY BENEFITS?

Also called "supplemental insurance," these benefits offer protections beyond major medical and other insurance coverages. They are often paid for by the employees themselves, allowing them to choose plans that meet their needs and goals.

They help employees personalize benefits packages to fit individual needs, including using them for co-pays or co-insurance, travel expenses, household bills and replacing wages or savings.

**Colonial Life's offerings feature flexibility for your employees, so that they can remain in control of their options.**

### Flexible Coverage

- Keep coverage if employees retire or change jobs<sup>2</sup>
- Benefits paid regardless of other insurance coverage

### Value-added Services<sup>3</sup>

- Access to complimentary services like Telemedicine and Student Loan Assistance
- Help increase enrollment participation
- Enhance benefits portfolio



**Imagine a \$400  
emergency**

**46%** of Americans say they are unable to cover it with cash or savings

**38%** are unable to cover it with a credit card<sup>1</sup>

### Colonial Life's comprehensive portfolio includes:



Accident Insurance



Cancer Insurance



Critical Illness Insurance



Dental Insurance



Disability Insurance



Hospital Confinement Insurance



Life Insurance

Multiple enrollment solutions give you endless combinations for your employees' convenience.



Virtual



Face-to-face



Telephonic



Online

To learn more call or email:

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## COLONIAL LIFE MAKES THE COMPLEX SIMPLE

### Cost management

- Increase employee cost sharing
- Boost tax savings
- Promote employee wellness

### HR and administrative time saving

- Access to Colonial Life For Clients Portal
- Streamline day-to-day benefits administration
- Help maintain compliance with employment laws
- Keep up with health care reform

### Benefits communication and engagement

- Boost employee engagement
- Help employees understand their benefits
- Enable personalization of benefits plans

### Employee recruitment and retention

- Provide robust benefits coverage
- Attract quality applicants
- Retain high-performing employees

They also empower participation through technology, while always providing personal assistance from their dedicated staff across the country.

Youville, a customizable education website for employees, is personally designed to help your employees determine the right benefits for their lives, view personalized benefit recommendations, and ultimately take the mystery out of insurance.

## ENROLLMENT EXPERTISE AND SERVICES

Colonial Life has a simple enrollment promise: educate and enroll employees in their benefits, all year-round, at their convenience. Whether it be voluntary and core benefits or just voluntary, enrollment is a breeze. This yields even more benefits in the short- and long-term.

With 6,300 nationwide enrollment coordinators, convenient employee administration tools and industry-leading benefit offerings, Colonial Life is ready to make your enrollment simple.



**Colonial Life**

ColonialLife.com

1. Board of Governors Federal Reserve System, Report on the Economic Well-being of U.S. Households, July 2020.
2. Some covered options are portable.
3. Some programs require minimal participation. Not all programs are available in all states.

ACCIDENT, CANCER, CRITICAL ILLNESS, DENTAL, AND HOSPITAL CONFINEMENT INSURANCE ARE LIMITED BENEFIT POLICIES.

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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