

Choose a trusted  
benefits leader



  
The benefits of good hard work.®



# Committed to a higher standard



93%

of plan administrators surveyed give us positive ratings for high quality products and services

At Colonial Life, we believe that a benefits partnership is based on trust, loyalty and quality service. And while it's easy to make promises, we do what it takes to deliver on them.

We care about long-term relationships with our customers — not short-term sales. That's why a state agency that became our first payroll deduction account more than 60 years ago is still a customer today. Customers stay with us because of our unmatched service. In fact, some of our customers have been with us for 20, 30 and even 40 years.

We work to provide you and your employees the quality you deserve — the quality of an industry leader who's been helping America's workers for more than 75 years.

# Benefit counselors who work for you

You can rely on us to help your employees make wise benefit decisions. Our benefit counselors have simple conversations with your employees to help them choose the coverage that's right for them.

During personalized counseling sessions, our benefit counselors will meet with your employees to:

- Review their entire benefits package
- Help them determine where they may need added financial protection
- Illustrate how each benefit election impacts their paycheck
- Help them navigate through health care reform requirements and understand their options

With this consistent benefits communication and education, your employees will better understand and appreciate all of the benefits you offer.



**of employees said their level of understanding improved after a 1-to-1 benefits counseling session**

Statistic is an average from 63,055 Colonial Life benefits counselor surveys, June 2008 – Dec. 2015.



# Dedicated to doing the right thing

We require our benefit counselors to follow a code of essential principles that stress the importance of doing what's right for our customers. We make sure our counselors always have your best interests in mind by providing them with the knowledge and support they need.

## Training

Each of our benefit counselors undergoes rigorous training that goes beyond the usual requirements. Our formal sales training school offers a thorough combination of in-field training, self-paced courses and classroom instruction.

## Accountability

Our benefit counselors also receive training on privacy, security and market conduct requirements. To put our benefit counselors to the test, employees grade their abilities after enrollment.

## Leadership and commitment

Our benefit counselors' primary role is to focus on enrollment and counseling. Local benefit counselors are part of a national team of counselors, so we're equipped to cover all of your business locations with quality and consistency.



**of employees said they were very satisfied with their enrollment experience**

Statistic is an average from 63,055 Colonial Life benefits counselor surveys, June 2008 – Dec. 2015.

## There when you need us



At Colonial Life, our people separate us from the competition. Our home office employees and benefit counselors are here to help you before, during and after the enrollment.

We design our claims experience around the needs and lifestyles of our customers, to make it the best it can be. From easy-to-use mobile apps and online claims filing, to fast processing and payment – customer service comes first.

We'll check to make sure you receive all of the benefits you're eligible for – not just the ones you ask for. If you ever need to file a claim with us, you can trust that it will be paid quickly.



**We pay most claims in  
one day, and have done  
so for the past decade.**

Based on internal Colonial Life data for all claims paid  
2006 through 2015

# Don't take our word for it

As part of our commitment to a higher standard, we constantly monitor our service from all customer groups to ensure we're providing the quality they deserve.

## Customers recommend us

A third party research firm surveys our customers regularly, and we're proud of our scores:

**96%** of claimants were satisfied with the overall experience of submitting a claim.<sup>1</sup>

**95%** were satisfied with the overall handling of their claim.<sup>1</sup>

**93%** of plan administrators surveyed give us positive ratings for high quality products and services.<sup>2</sup>

**95%** are likely to continue offering Colonial Life products.<sup>2</sup>

<sup>1</sup> Market Decisions, 4Q2015 Voluntary Benefits Claimant Satisfaction Research, 2016

<sup>2</sup> Colonial Life Online Survey by Nielsen, 2014 Plan Administrator Satisfaction Survey, 2015

<sup>3</sup> Statistics are averages from 63,055 Colonial Life benefits counselor surveys, June 2008 – Dec. 2015.

<sup>4</sup> *Benefits Selling* magazine, Readers' Choice Awards, 2006-2015

We accurately  
process more than

**600,000**

claims for our  
customers each year.

Based on internal Colonial Life data for all claims paid 2013-2015

## Employees value us

Our personal counseling approach works. Here's how more than 60,000 employees rated their 1-to-1 benefits counseling and enrollment sessions: <sup>3</sup>

98% said it's important to have a 1-to-1 benefits counseling session annually.

97% said their level of understanding improved after a 1-to-1 benefits counseling session.

93% said their benefits counselor explained all options and didn't just sell them insurance.

## Brokers recognize us

Brokers realize we have the experience to provide the benefits and service they can trust. They've recognized our commitment to service, innovation and products by awarding us with 41 top honors in the past 10 years – far more than any competitor.<sup>4</sup>



## A proven partner for your benefit needs

We pride ourselves in being a partner who knows and cares about your company and your employees. Trust your benefits with someone who takes them as seriously as you do. With more than 75 years of industry experience, we can help meet your benefit needs with the quality you deserve.

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







[ColonialLife.com](http://ColonialLife.com)

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