



Rising costs

Employee retention

Tightening administrative resources

Benefits communication and education

Simple solutions
for complex challenges

About Colonial Life

Who we are:

- In business for more than 75 years
- Pioneered worksite marketing in 1955
- Consistently strong industry ratings and long-term profitable growth
- More than \$1 billion in in-force premium
- Serving more than 80,000 businesses and organizations
- Provide coverage for more than 3 million policyholders

Colonial Life & Accident Insurance Company corporate records as of year-end 2014

What we do:

Since 1939, we've helped America's workers preserve and protect the vitally important things they've worked so hard to build, even if unexpected events and challenging times get in their way.

We provide benefit solutions and services tailored to your business needs.

Benefit communications

To help each employee understand and appreciate benefits available at work



Enrollment solutions

That save time and money



Insurance products

Tailored to personal needs and designed to help provide financial protection

...all at no direct cost to you.

Benefit challenges are complex



Managing increasing health insurance costs

Leveraging tax savings



Understanding health care reform requirements

Performing day-to-day benefits administration

Keeping up with employment laws



Helping employees understand their benefits

Keeping high-performing employees



Providing your employees sound benefits coverage

Attracting quality employees

Our solutions are simple

Cost management

Help you manage the increasing costs of benefits through voluntary benefits and tax savings

Administrative time savings

Simplify the enrollment process, as well as day-to-day management of your voluntary benefits

Benefits communication and education

Improve your employees' understanding and appreciation of the benefits you provide, to increase their satisfaction and loyalty

Employee financial protection

Assist you in providing a sound benefits package that will attract and retain high-performing employees

Boost your benefits program

Our voluntary benefits can help your employees during challenging times. Many of our products can be employee-paid, so there's no direct cost to you. Package them with your benefit offerings to:

- Offer a more competitive benefits package.
- Realize tax savings for you and your employees.
- Help fill gaps in existing benefit coverages.
- Consider moving to more affordable medical plans.
- Enable your employees to tailor the benefits package to help suit their needs.

Our group and individual coverages can help supplement your major categories of benefits:

Health and Medical

Accident insurance – Helps offset unexpected medical expenses due to a covered accidental injury

Dental insurance – Covers a variety of dental treatments, from routine cleanings to more advanced procedures such as crowns and root canals

Hospital confinement indemnity insurance – Provides a lump-sum benefit to help with covered hospital stays or outpatient surgeries

Income protection

Disability insurance – Helps employees make ends meet after a covered accident or illness

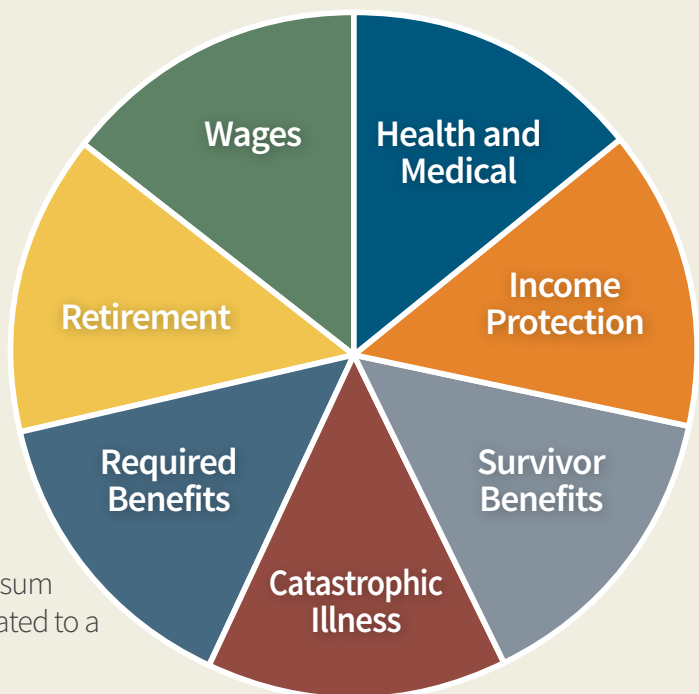
Survivor benefits

Life insurance – Helps provide financial security for employees' family members

Catastrophic illness

Cancer insurance – Helps offset out-of-pocket expenses related to cancer

Critical illness insurance – Provides a lump-sum benefit that can be used to help pay costs related to a covered critical illness



Take advantage of tax savings

With a flexible benefits plan, you can:

- Reduce your payroll taxes.
- Increase your employees' take-home pay.
- Help check compliance with Section 125 provisions and regulations.*
- Receive discounts on flex programs, including health savings accounts, through Ameriflex.

Premium-only plans (POP) offer significant savings for you and your employees:

\$500 x 12	Employee's insurance cost (deducted from payroll), pre-tax Months
\$6,000 x 7.65%	Employee's payroll deduction per year Employer FICA taxes
\$459	Estimated annual employer savings per employee

For illustrative purposes only — actual costs may vary.

For every dollar your employees save, your business saves, too.

Company size	Estimated tax savings
5 Employees	\$2,295
10 Employees	\$4,590
15 Employees	\$6,885
20 Employees	\$9,180
35 Employees	\$16,065
50 Employees	\$22,950

For illustrative purposes only — actual costs and savings may vary.

Through our marketing alliances, Colonial Life can provide POP administration services to help ensure you're compliant with Section 125 regulations — at no direct cost to you.

* For Section 125 of the Internal Revenue Code

Communicate your benefits

Our benefits communication services help ensure your employees understand all the benefits available to them — at no direct cost to you:

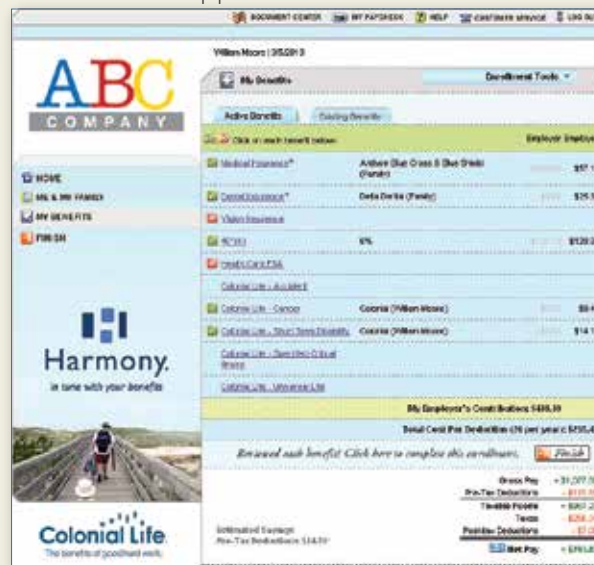
- Group meetings to help employees understand what to expect from their upcoming enrollment
- Informative, personal 1-to-1 enrollment sessions
- Customized* benefits learning center website to help educate your employees on their available benefits and benefit needs

* For accounts with 50 or more employees

Help with health care reform

No matter how you plan to approach health care reform, we can help you:

- Better understand the market reforms, so you can make timely, informed decisions.
- Implement the benefits program that works best for you, whether you've determined it's best to provide your own plan or direct your employees to the health insurance marketplace.
- Help prepare your employees for your plan changes or the health insurance marketplace, and educate them on their available options.
- Offer your employees the added financial protection of voluntary benefits to supplement their health benefits.



Of all services, our 1-to-1 benefits counseling sessions are the most important. Through these face-to-face meetings, employees can:

- Understand how their choices affect their paychecks.
- Personally review their current benefits, including core benefits, if you wish.
- Consider new options.
- Choose coverage that suits their individual needs and their budgets.
- Appreciate the benefits package you make available to them.

TOTAL COMPENSATION STATEMENT

Jane Doe
1 Main Street
Rochester, NY 02321



Your total compensation is more than just your annual earnings. It includes the amount that ABC Company contributes towards the cost of your benefits. We are pleased to present you with this statement, which outlines the specific value of the benefits provided by your employer.

Benefit	Friday, March 27, 2015	
	Employee Deduction	Employer Contribution
Medical Insurance Plan	\$1,485.00	\$8,413.44
Term Life	\$0.00	\$9.51
401k	\$2,400.00	\$1,800.00
Hospital Confinement Indemnity	\$765.12	\$0.00
Social Security	\$2,167.39	\$0.00
Medicare	\$506.89	\$506.89
	\$7,324.40	\$12,527.23
		\$40,000.00
Total Compensation		\$52,897.23

Your employer contributes an additional 32.24% of your annual income toward your benefits, which results in your total compensation of \$52,897.23

Other Compensation

You also receive these other benefits. The value for these benefits is included in your Annual Income listed above. They have been listed separately to show you the additional value provided by the benefits.

Vacation - 15 Day Paid Vacation -	\$0.00	\$3,500.00
Holidays - 8 Paid Holidays -	\$0.00	\$1,200.00
Additional Value		\$4,700.00

Benefit Descriptions

Medical Insurance Plan

The Standard Option Plan is a comprehensive self-insured program that reimburses you for costs associated with medical care. You may obtain care from any lawfully operated hospital, licensed physician, licensed pharmacy, or other qualified provider of your choice.

Vacation - 15 Day Paid Vacation

Your company provides vacation benefits based on your length of service.

Holidays - 8 Paid Holidays

The company provides eight paid holidays per year.

This statement is only an overview of your benefits. It is not legally binding, and should not be considered a contract. If you should discover errors in this statement or if you have questions, contact your supervisor or person responsible for your benefits administration.



ENROLLMENT ELECTION FORM for:

Jane Doe
1 Main Street
Columbia, SC 29229

Enrollment Dates: 8/1/2014 - 12/1/2014
Home Phone: 803-111-2222
Work Phone:
Gender: Female
Employee ID:
Birth Date: 1/1/1970
Date of Hire: 12/12/1997
Classification: FT
Location: Columbia
Paychecks per Year: 24
Department: Training

NEW ELECTION FORM			Thursday, August 07, 2014	
Benefit ID	Benefit Name / Option	New or Existing	Deduction	Employee Employer
MSO	<input checked="" type="checkbox"/> Medical Insurance Plan Medical Insurance Plan	New	\$91.88 Pre-Tax	\$350.56
Term Life	<input checked="" type="checkbox"/> Term Life Term Life / \$97.50 Face Amount Beneficiaries: All Children Equally (Primary 100%)	New	\$0.00	\$0.40
CLA-Pre	<input checked="" type="checkbox"/> Colonial Life - Accident * Colonial (Jane Doe) On/Off Job Accident, Employee coverage.	New	\$10.50 Pre-Tax	\$0.00
CLA-Pre	<input checked="" type="checkbox"/> Colonial Life - Cancer * Colonial (Jane Doe) Employee Cancer Coverage	New	\$5.75 Pre-Tax	\$0.00
CLA-Post	<input checked="" type="checkbox"/> Colonial Life - Short Term Disability * Colonial (Jane Doe) On/Off Job Accident and On/Off Job Sickness Disability. On job benefit amount is 50% of Off Job benefit amount of (\$1,000.00 per Month)	New	\$20.00 Post-Tax	\$0.00
CLA-Pre	<input checked="" type="checkbox"/> Hospital Confinement Indemnity * Colonial (Jane Doe) Hospital Confinement Coverage	New	\$31.88 Pre-Tax	\$0.00
CLA-Post	<input checked="" type="checkbox"/> Colonial Life - Term Life * Colonial (Jane Doe) 10 Year Term Life, Non-tobacco rates. (\$19,000.00)	New	\$4.36 Post-Tax	\$0.00
401k	<input checked="" type="checkbox"/> 401k	Existing	\$100.00 Pre-Tax	\$75.00
		(Colonial Pre-Tax \$48.21)	Pre-Tax Subtotal	\$215.00
		(Colonial Post-Tax \$24.36)	Post-Tax Subtotal	\$24.36
		(Colonial Total \$72.57)	Grand Total	\$234.45
				\$426.96

(24 deductions per year)

This summary only includes benefits that are processed by this system.

* This application for coverage has been submitted to Colonial for review. If the application is approved you will receive a policy. Coverage under the policy will not be effective until the policy/certificate is issued and the first premium is paid. If the application is declined, you will be notified by Colonial.

I understand that I am allowed to reduce my salary for the purchase of qualified benefits as part of a flexible benefits plan ("plan") under Section 125 of the Internal Revenue Code. I hereby authorize and direct my employer to reduce my salary in the amount necessary to pay for this coverage. I further authorize future adjustments in the amount of the salary reduction in the event that the cost of coverage in any program selected for "Pre-Tax" is changed during the plan year. I further authorize a payroll deduction for the amount necessary to pay for the coverage selected for "Post-Tax", if any.

I further authorize the allocation of funds provided by my employer for the purchase of qualified benefits, if any.

Additional Terms: As required by the Internal Revenue Service (IRS) regulations, contributions under the plan will remain in effect and cannot be revoked or changed during the plan year, unless the revocation and new election are on account of, and consistent with, a change in status (e.g. marriage, divorce, death, and termination of employment of spouse) or as otherwise allowed under IRS regulations.

I understand that the insurance claim payments under certain coverages may be subject to federal and state taxes when the premium is paid by salary reductions or employer contributions.

I understand that the selection of a benefit and the indication that a premium is to be paid does not necessarily include me in the insurance portions of this plan. In most instances an application for insurance must also be completed.

I have read and agree to all terms listed above.

Signature: Electronic Signature on File for Jane Doe
Testagent Enrollersun | 260725

Date: 8/7/2014 8:38:50 AM EDT

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

Benefit statement

Provides a detailed overview of the benefits you contribute to or provide, so employees can see the true value of their benefits package.

Election form

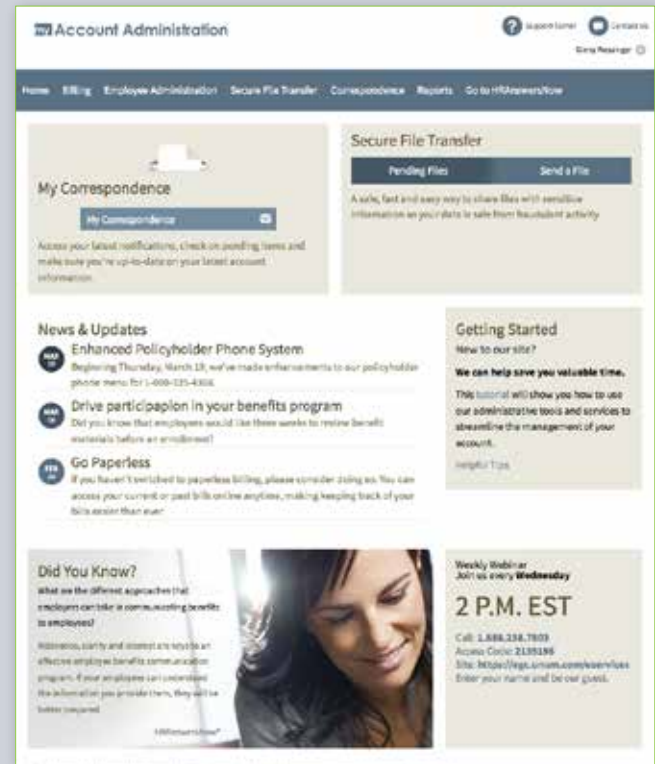
Provides a detailed accounting of each employee's elections and contributions. It's a final clarification of the benefit elections and the costs involved.

Services to simplify your administration

Take advantage of our full suite of online services, designed to make your benefits administration easier.

The plan administrator section of our website allows you to:

- Securely view, update and pay your Colonial Life bill online.
- Search and view employee coverage information.
- Email key account service areas.
- Get pertinent news and updates.



The account shown is not an actual Colonial Life account and is used for illustrative purposes only.

Complimentary access to HRAnswersNow®, a valuable human resources site that provides daily news, tips, research tools and more:

- Available through a partnership with Wolters Kluwer
- One-stop shop for quick answers to thousands of HR questions
- Includes state and federal laws and regulations, including health care reform information
- Explained in easy-to-understand, everyday language



We'll be there when you need us

Our professional customer service teams are available to help you and your employees — before, during and after the enrollment. During unexpected events and challenging times, we're here to help.

We will:

- Understand the needs of your administrative staff.
- Work to develop lasting relationships with you and your employees.
- Have the knowledge and expertise to help simplify your benefits.



With a variety of ways to work with our reliable service team, your employees can receive convenient claims and customer service.

Whether they need quick, 24/7 online access or quality assistance from our service representatives, we strive to provide your employees the simplest, most effective service.

Our website makes it easy and convenient to:

- Submit wellness claims.
- Track your claim's status.
- Update your contact and profile information.



Add discounts for health and wellness

With the WellCard discount program, you can provide your employees more affordable access to out-of-pocket services and products — **at no direct cost to you.**



WellCard offers discounts on products and services from brand-name vendors nationwide, such as:

- Pharmacies (retail and mail order) – save up to 65%
- 24/7 doctor telephone consult – save up to 65%
- Dental – save up to 50%
- Vision care and LASIK – save up to 50%
- Hearing – save up to 15%



Not available in AK, MT, VT.

This discount program is powered by AccessOne Consumer Health, Inc. 84 Villa Rd, Greenville, S.C. 29615 www.accessonedmpo.com. This is not a Part D Medicare prescription drug program. This is not insurance and is not intended to replace insurance. Discounts are only available at participating pharmacies and providers. Payment must be made at the time of service to receive discounts from participating providers. Void where prohibited by law.

Simple steps to solve your employer challenges

1

Gather your information.



2

Schedule group and 1-to-1 meetings.



3

Count on Colonial Life to do the rest.



Why Colonial Life

Experience:

- In business for more than 75 years
- Pioneered worksite marketing in 1955

Focus and accountability:

- Benefits are our sole focus
- Reliable service before, during and after the enrollment

Talent:

- More than 8,500 locally-based benefit counselors, nationwide
- Our team is trained, tenured and measured on success
- Our counselors are continually tracked and monitored for long-term customer satisfaction
- 94% of our customers report overall satisfaction with their benefits counselor experience¹

Recognition:

- 36 top honors in nine consecutive years from readers of *Benefits Selling* magazine, recognizing our commitment to service, innovation and products²

Customer service scores

We constantly monitor our service through regular surveys to learn how we can continually improve your experience. Our scores are high, but we strive to make them higher.

94% of claimants were satisfied with Colonial Life's handling of their claim.³

95% of claimants were satisfied with the overall experience of submitting a claim.³

96% of plan administrators surveyed are likely to recommend Colonial Life.⁴

¹ Colonial Life Benefits Counselor Surveys, year-end 2014

² Benefits Selling Readers' Choice Awards, 2006-2014

³ Market Decisions, 4Q2013 Voluntary Benefits Claimant Satisfaction Research, 2014

⁴ Unum Online Survey by Harris Poll, 2013 Plan Administrator Satisfaction Survey, 2014