

Benefit Solutions That Count



Colonial Life Can Help You

- Expand your employee benefit offerings and save costs.
- Conduct your benefit enrollments quickly and efficiently.
- Simplify your benefits administration.

Only Through Colonial Life...

Benefits counseling

to help each employee understand and appreciate benefits available at work.

Enrollment options

that save time and money.

Insurance products

tailored to personal needs.

can you find
these benefit
solutions all
together in
one place.

Benefits Communication and Education

Pre-enrollment

- We engage employees to get them thinking about their benefit needs and options.

Enrollment

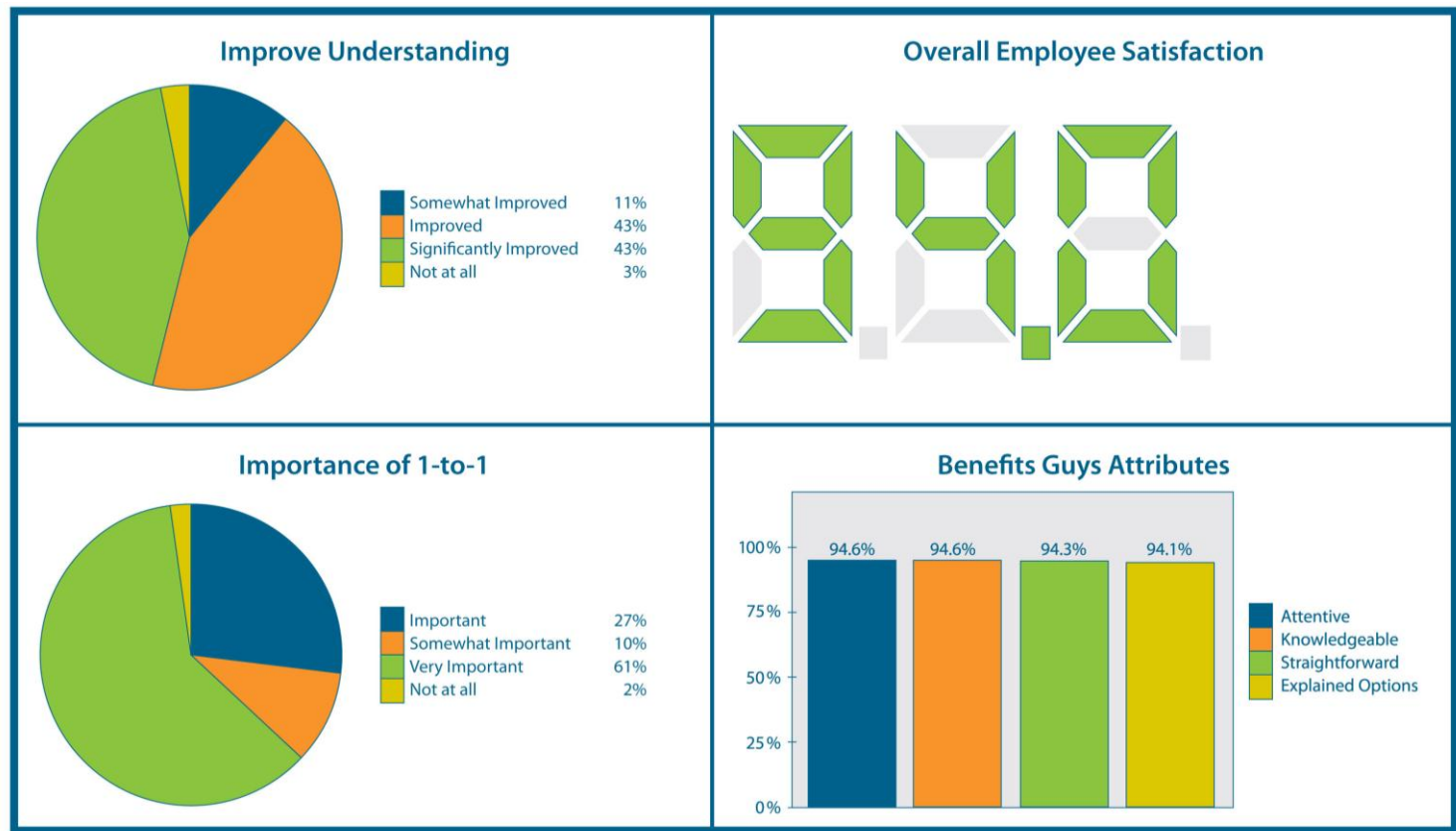
- We educate each employee on all of his or her benefit options and provide each with a personalized benefits statement.

Post enrollment

- Using surveys and report cards, we provide you with honest employee feedback about our benefits counselors and the 1-to-1 session.

Benefits Guys Report Card

Employees want and value the 1-to-1 benefits counseling experience and give high marks to their Colonial Life benefits counselor.




Based on a 2010 survey of more than 5,000 employees.

Benefit Statements

TOTAL COMPENSATION STATEMENT

William Moore
123 Main Street
Anytown, SC 29210

Jarvis Auto Parts 

Friday, March 05, 2010

BENEFIT STATEMENT

| Benefit | Annual Cost | Employee Deduction | Employer Contribution |
|---------------------------|-------------|--------------------|-----------------------|
| Medical Insurance | \$1,485.00 | | \$8,413.44 |
| Dental Insurance | \$660.00 | | \$180.00 |
| 401(k) | \$2,802.50 | | \$2,802.50 |
| Term Life | \$0.00 | | \$21.00 |
| Parking Allowance | \$0.00 | | \$240.00 |
| Uniform Allowance | \$0.00 | | \$200.00 |
| Wellness Plan | \$0.00 | | \$251.00 |
| Social Security | \$3,326.86 | | \$3,326.86 |
| Medicare | \$778.06 | | \$778.06 |
| Total Cost | \$9,052.42 | | \$16,212.86 |
| Annual Income | | | \$56,050.00 |
| Total Compensation | | | \$72,262.86 |


Your employer contributes an additional 28.93% of your annual income toward your benefits, which results in your total compensation of \$72,262.86

Other Compensation

You also receive these other benefits, not tallied in your total contribution above.

| | | |
|--------------------------------------|--------|-------------------|
| Vacation - 15 Days Paid Vacation | \$0.00 | \$3,233.55 |
| Holidays - 8 Paid Holidays | \$0.00 | \$1,724.56 |
| Sick Leave - 10 Days Paid Sick Leave | \$0.00 | \$2,155.70 |
| Additional Value | | \$7,113.81 |

1234


Paycheck Illustration
 Jarvis Auto Parts

3/5/2010

\$703.83

Pay to the order of William Moore
Seven Hundred Three and 80/100 ***

ACME BANK, INC.
 Memo Employee Pay

Signed President & CEO


⑆ 123456789 ⑆ 0009876543210 ⑆ 1234

Personal Salary Illustrations

| PAYCHECK TOTALS | | PAYCHECK ESTIMATOR | |
|---|---------------------|--------------------|------------|
| | | | Amount |
| Earnings and Deductions | | | \$1,077.88 |
| Gross Pay/Pay Period | | | |
| <input type="checkbox"/> Spending Savings Accounts | (Click to collapse) | | \$0.00 |
| <input type="checkbox"/> Deferred Compensation | (Click to collapse) | | \$64.67 |
| <input checked="" type="checkbox"/> 401 (k) (Enrolled) | | | \$64.67 |
| <input type="checkbox"/> Pre-Tax Benefit Cost | (Click to collapse) | | \$28.56 |
| <input checked="" type="checkbox"/> Medical Insurance (Enrolled) | | | \$12.69 |
| <input checked="" type="checkbox"/> Dental Insurance (Enrolled) | | APPLY NOW | \$4.73 |
| <input checked="" type="checkbox"/> Colonial Life Cancer (Saved Quote) | | | \$45.98 |
| | | | \$967.23 |
| <input type="checkbox"/> Taxable Income | | | \$256.34 |
| Total Taxes (Click to expand) | | | |
| <input type="checkbox"/> Post-Tax Benefit Cost | (Click to collapse) | | \$7.06 |
| <input checked="" type="checkbox"/> Colonial Life Short Term Disability (Saved) | | APPLY NOW | \$7.06 |
| | | | \$703.83 |
| Net Pay | | | \$0.00 |
| <input type="checkbox"/> + Spending Accounts | | | \$703.83 |
| After Reimbursement | | | |
| Savings from Pre-Taxing | | | \$34.51 |
| Pay Period Savings | | | \$1,794.52 |
| Annual Savings | | | |

Election Forms

Jarvis Auto Parts | 21010 Enrollment



William Moore
123 Main Street
Anytown, SC 29210

Enrollment Dates: 1/1/2010 - 12/31/2010
Home Phone: 217-555-3875
Work Phone:
Gender: Male
Employee ID:
Birth Date: 9/18/1984
Date of Hire: 7/31/2006
Classification: Full Time
Location: Richmond
Paychecks per Year: 26
Department: Marketing
First Deduction Date:


NEW ELECTION FORM

| Benefit ID | Benefit Name/Option | New or Existing | Friday, March 05, 2010 | Deduction Employee | Deduction Employer |
|-----------------|---|-----------------|------------------------|---------------------|--------------------|
| BCBS | <input checked="" type="checkbox"/> Medical Insurance Anthem Blue Cross & Blue Shield (Family) Insureds: William Moore (Employee) Janice Moore (Wife) DOB: 9/12/1970 Sex: Female Robert Moore (Son) DOB: 9/12/2002 Sex: Male | New | | \$57.12 Pre-Tax | \$323.59 |
| DELT | <input checked="" type="checkbox"/> Dental Insurance Delta Dental (Family) Insureds: William Moore (Employee) Janice Moore (Wife) DOB: 9/12/1970 Sex: Female Robert Moore (Son) DOB: 9/12/2002 Sex: Male | New | | \$25.38 Pre-Tax | \$6.92 |
| Decline-VI S | <input checked="" type="checkbox"/> Vision Insurance Decline Coverage | | | | |
| PO6 | <input checked="" type="checkbox"/> 401(k) 6% Beneficiaries: Janice Moore (Wife) (Primary 100%) DOB: 9/12/1970 Sex: Female | New | | \$129.35 Pre-Tax | \$107.79 |
| XHFSA | <input checked="" type="checkbox"/> Health Care FSA Decline Health FSA | | | | |
| CLA-Pre | <input checked="" type="checkbox"/> Colonial Life Cancer * Colonial Life (William Moore) Employee Cancer Coverage | New | | \$9.46 Pre-Tax | \$0.00 |
| CLA-Post | <input checked="" type="checkbox"/> Colonial Life Short Term Disability * Colonial Life (William Moore) Off Job Accident and Off Job Sickness Disability (\$1,200.00 per Month) | New | | \$14.10 Pre-Tax | \$0.00 |

Easy, Efficient Enrollments

- 1-to-1
- Call Center enrollments
- Co-browsing
- Self-enrollment and group meetings

All Powered By Harmony®

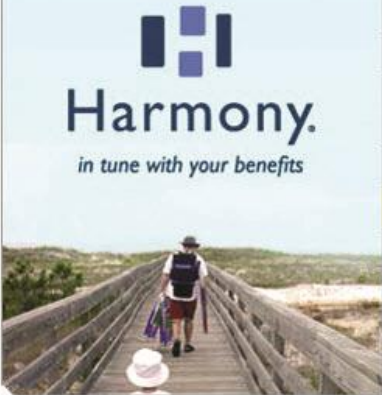


HOME

ME & MY FAMILY

MY BENEFITS

FINISH



Colonial Life.
Making benefits count.

DOCUMENT CENTER MY PAYCHECK ? HELP CUSTOMER SERVICE LOG OUT

William Moore | 3/5/2010

My Benefits Enrollment Tools

Active Benefits Existing Benefits

Click on each benefit below.

| | | Employer | Employee |
|---|--|---------------------|-------------------|
| <input checked="" type="checkbox"/> Medical Insurance* | Anthem Blue Cross & Blue Shield (Family) | \$323.59 | \$57.12 |
| <input checked="" type="checkbox"/> Dental Insurance* | Delta Dental (Family) | \$8.92 | \$25.38 |
| <input checked="" type="checkbox"/> Vision Insurance | | | |
| <input checked="" type="checkbox"/> 401(k) | 6% | \$107.79 | \$129.35 |
| <input checked="" type="checkbox"/> Health Care FSA | | | |
| Colonial Life - Accident | | | |
| <input checked="" type="checkbox"/> Colonial Life - Cancer | Colonial (William Moore) | \$0.00 | \$9.46 |
| <input checked="" type="checkbox"/> Colonial Life - Short Term Disability | Colonial (William Moore) | \$0.00 | \$14.12 |
| Colonial Life - Specified Critical Illness | | | |
| Colonial Life - Universal Life | | | |
| My Employer's Contribution: | | \$438.30 | |
| Total Cost Per Deduction (26 per year): | | \$235.43 | |
| Reviewed each benefit? Click here to complete this enrollment. Finish | | | |
| Estimated Savings | | | |
| Pre-Tax Deductions \$34.51* | | | |
| | | Gross Pay | + \$1,077.88 |
| | | Pre-Tax Deductions | - \$110.65 |
| | | Taxable Income | = \$967.23 |
| | | Taxes | - \$256.34 |
| | | Post-tax Deductions | - \$7.06 |
| | | Net Pay | = \$703.83 |

Build a Personal Benefits Program *You Can Count On*

Colonial Life's personal insurance products and services can help you:

- Realize tax savings for you and your employees.
- Communicate the value of your benefits package to retain employees and reduce turnover.
- Fill in gaps in existing benefits coverage.

Build a Personal Benefits Program *You Can Count On*

Include a wellness benefit for certain key screening tests.

- Many of our products include wellness benefits and are provided regardless of any other insurance your employee may have. Many also offer dependent coverage, can be employee-paid and are HSA-compliant.

Build a Personal Benefits Program *You Can Count On*



- Disability Insurance 
- Accident Insurance 
- Cancer Insurance 
- Critical Illness Insurance 
- Hospital Confinement Indemnity Insurance 
- Life Insurance 

Colonial Life and Health Care

With new government regulations and market reforms, employers must still manage health care costs while employees must still pay deductibles, co-pays and other out-of-pocket costs.

We can help you find the answers.

Colonial Life's products, which are offered in addition to qualified health insurance, will not be affected by health care reform.

- Voluntary insurance coverage will still be a very relevant part of employee benefits.
- The need for benefits communication and education will be greater than ever.

Core Benefits

By packaging core benefit offerings with our personal insurance products, you can enhance your benefits program and help employees fill the gaps in their coverage.

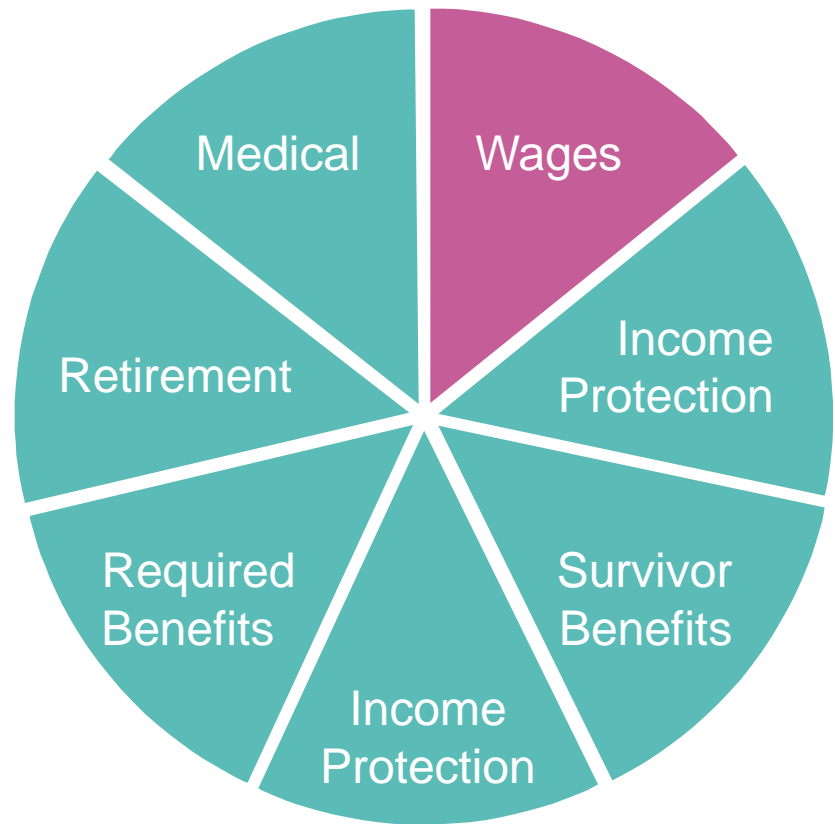
They can apply and pay for the protection they feel they need the most.

Core benefits

- Group major medical
- Group life
- 401(k)
- Vacation/sick leave
- Wellness programs

Enhanced Benefits and Tax Savings

- Reduce payroll taxes.
- Increase employees' spendable income.



Premium Only Plans

| | Without Flex | With Flex |
|--|--------------|-------------------|
| Gross Pay | \$1,000.00 | \$1,000.00 |
| Pre-Taxed Reduction (Major Medical) | - \$0.00 | - \$180.00 |
| Taxable Amount | \$1,000.00 | \$820.00 |
| FICA, Federal Tax and State Tax | - \$176.71 | - \$132.34 |
| Post-Tax Deduction (Major Medical) | - \$180.00 | - \$0.00 |
| Spendable Income | \$643.29 | \$687.66 |
| Savings Per Pay Period | | \$44.37 |
| Total Annual Savings | | \$1,064.88 |

**Based on 24 pay periods*

**Based on 2010 South Carolina Tax Tables*

Flexible Spending Accounts

- **Dependent Care Reimbursement Accounts** let employees pre-tax out-of-pocket expenses for dependent care that allow employees and/or their spouses to work.
- **Medical Reimbursement Accounts** let employees pre-tax out-of-pocket expenses not covered by health insurance plans. This is a great way to help your employees cope with the higher deductibles and co-payments in today's medical insurance plans.

Flexible Spending Accounts

| | Without Dependent Care Reimbursement Account | With Dependent Care Reimbursement Account |
|---|---|--|
| Gross Pay | \$1,000.00 | \$1,000.00 |
| Pre-Tax Dependent Care Reduction | - \$0.00 | - \$150.00 |
| Taxable Income | \$1,000.00 | \$850.00 |
| FICA, Federal & State Taxes | - \$176.71 | - \$139.74 |
| Net Pay | - \$823.29 | - \$710.26 |
| Dependent Care Expense | - \$150.00 | - \$0.00 |
| Spendable Income | \$673.29 | \$710.26 |

**Based on 24 pay periods*

**Based on 2010 South Carolina Tax Tables*

Easy, Time-Saving Administrative Services

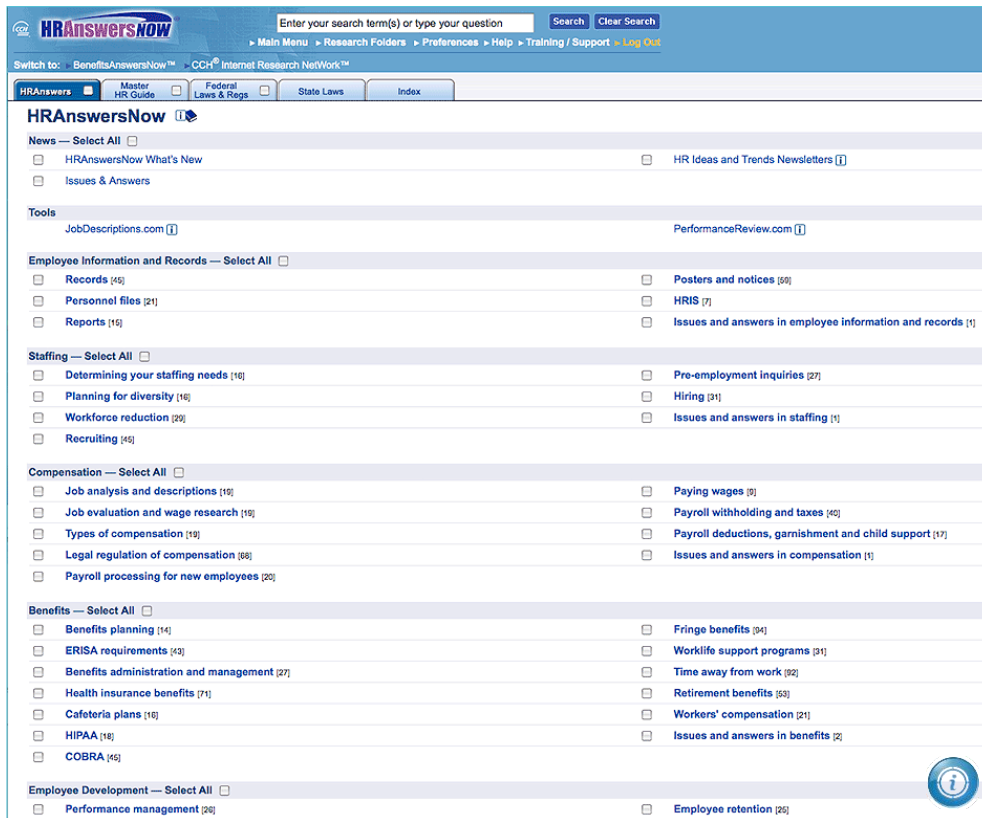
The ColonialConnect for Plan Administrators_{SM} Website

- Designed exclusively for our account plan administrators
- Easy and saves time by allowing you to:
 - View and pay your bill online
 - Conduct billing transactions
 - Update employee information
 - Download claim and service forms
 - E-mail key account service areas
 - And much, much more at no cost to you

The screenshot shows the ColonialConnect for Plan Administrators website. At the top, there is a navigation bar with links: Home, Forms, Links, Help, Contact Us, My Profile, and Log Out. Below this is a sidebar with a menu: CCH HRAnswersNow®, Reference Center, My Colonial Life Account, and two shortcut buttons: 'Pay My Bill' and 'Secure File Transfer'. The main header area features the Colonial Life logo with the tagline 'Making benefits count.' and the site title 'ColonialConnect for Plan Administrators_{SM}'. The main content area has three featured sections: 'WEEKLY WEBINARS' with a 'Learn More' button, 'View & Download your E-bill in Excel!' with a 'Learn More' button, and a circular button labeled 'Access My Colonial Life Account'. Below these are three news items: 'New E-Services Fax Number is Toll Free', 'An Important Message About Health Care Reform from Colonial Life', and 'More Timely Deduction Change Reports'. At the bottom, there is a section titled 'Research Study Shows How Small Business Can Get Big Benefits'. The footer contains the copyright notice '© 2009 Colonial Life & Accident Insurance Company' and the text 'Instant! and Mobile Done'.

Easy, Time-Saving Administrative Services

Through an arrangement with CCH (Commerce Clearing House) Inc., we offer you access to CCH's HRAnswersNow website.



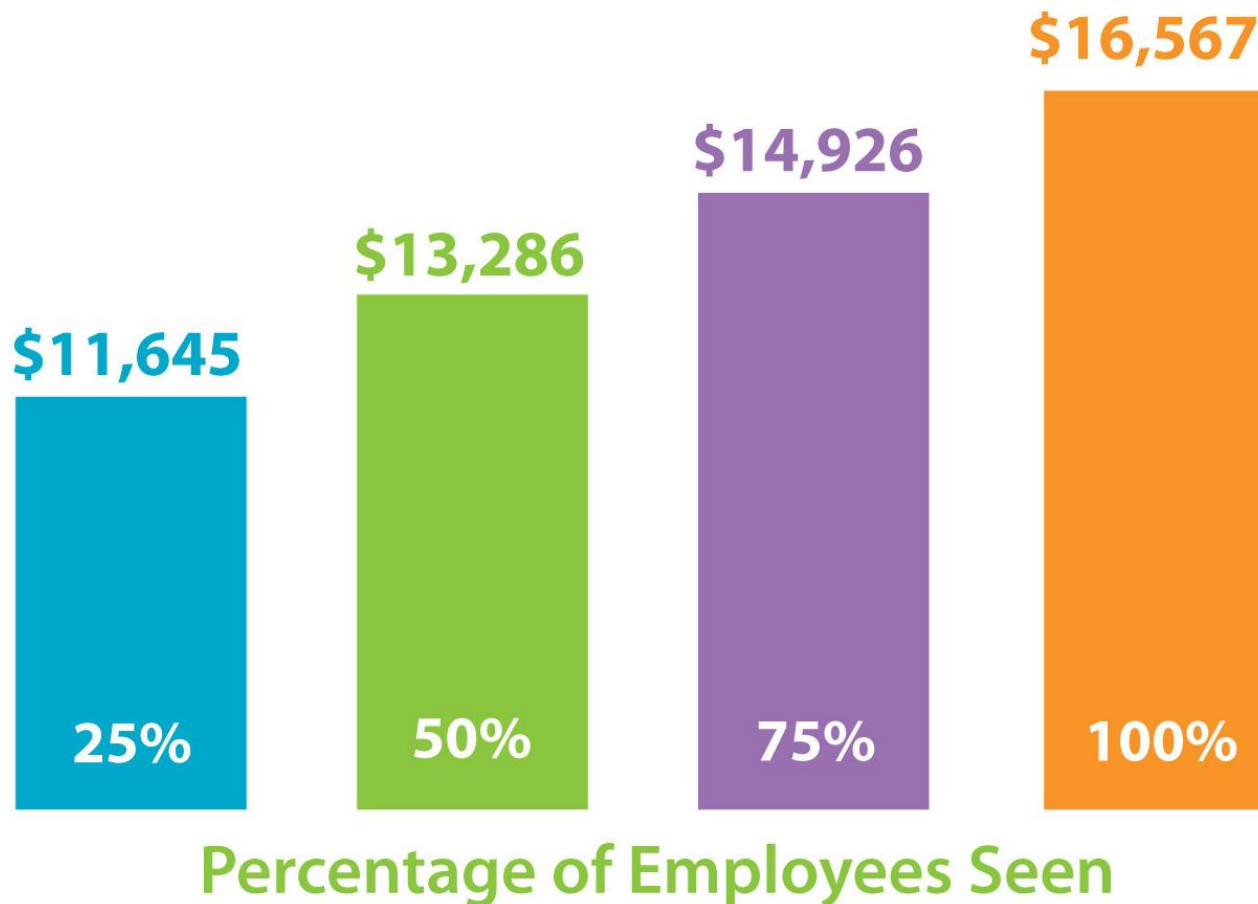
- Direct link to valuable human resources policies and guidelines.
- State and federal laws and regulations.
- Everyday language explanations.

Employer Benefit Statement

| | Colonial Life Service Offerings |
|--|------------------------------------|
| Benefits Communication & Education | ● |
| Section 125-Premium Only Administration | ● |
| Personal Salary Illustrations | ● |
| Employee Benefit Statements | ● |
| Employee Election Forms | ● |
| Electronic Billing and Reconciliation Services | ● |
| CCH <i>HRAnswersNow</i> | ● |
| Policyholder Self-Service Website | ● |
| Section 125-Full Flex Discount Rates | ● |
| Increased Employee Engagement in Wellness Programs | ● |
| Core Product Enrollment and Carrier Feeds | ● |

Employer Benefit Statement

First Year Annual Savings Comparison (USD)



Personal Insurance Products and Superior Services

You can count on Colonial Life as a long-term partner to help you:

- Keep your costs down.
- Fill gaps in your benefit programs.
- Enhance employee appreciation of what you do for them.
- Realize tax savings.
- Consider new options.

Personal Insurance Products and Superior Services

Help protect your employees in 3 easy steps



Long-Term Relationships

Colonial Life pioneered
Worksite marketing
In 1955...and our first
Customer is still with
Us today.

Our customer service team provides fast, hassle-free and reliable service – for you and your employees. Bilingual service specialists are also available for our Spanish-speaking customers.