

# You can manage employee benefit costs



To balance budget cuts, limited resources and political requirements, you need benefits solutions that provide value all the way around. As a proven leader in the public sector, that's exactly what we provide.

## Simple solutions for budget challenges

We're a voluntary benefits provider, but we offer much more than that. Our suite of proven cost-management services can help you navigate through today's budget challenges:

- **Aid employee cost-sharing**

Our full line of employee-paid voluntary benefits can help offset any new out-of-pocket expenses your employees may incur.

- **Confirm eligible dependents**

Our dependent review services and annual maintenance reviews can help you verify which dependents are actually eligible for your health care plans.

- **Boost tax savings**

We help employees better understand the benefits of a Section 125 plan, which increases their plan participation — and provides greater tax savings for you.

- **Promote employee wellness**

Implement strategies to help increase your employees' awareness and participation in your current wellness programs, and gain a fuller return on your wellness investment.

- **Decrease enrollment expenses**

Reduce the costs associated with your employee benefits enrollment, such as materials, manpower and even IT expenses, by taking advantage of our turn-key solution, delivered on a best-in-class electronic platform.

# Colonial Life has the resources and experience to provide you the solutions you need.

Our first payroll deduction account was a state highway patrol unit in 1955, and is still a customer today.

**Colonial Life**  
The benefits of good hard work.®

ColonialLife.com

## Solid relationships

We partner with the Government Finance Officers Association (GFOA) to conduct independent studies that examine the unique challenges of the public sector market and enable us to provide valuable solutions. Additionally, the United States Conference of Mayors (USCM) chose us as its exclusive partner to promote employee benefit cost management solutions to city government employers across the country. IPMA-HR also named us as their preferred voluntary solutions provider because of our vast public sector experience and expertise.

## High touch, strong reach

We believe in a personal, face-to-face approach with our customers. Through our team of 10,000-plus benefit counselors, we can deliver our services directly to your employees, on-site and in person at their workplace.

## Procurement support

We work with the National Institute of Governmental Purchasing (NIGP) to streamline the purchasing process for voluntary benefits by providing resources you can use when qualifying your provider. For organizations that can leverage cooperative purchasing to fulfil their bid requirements, National Joint Powers Alliance (NJPA) awarded us a contract for voluntary benefits that can help satisfy this process.

## No direct cost to you

We proudly provide our full range of services at no direct cost to the employer. Our only request in return is that we are permitted to offer your choice of our employee-paid voluntary benefits, such as accident, life, cancer, hospital confinement indemnity or critical illness coverage, directly to your employees at their work location.

## Long-term, proven success

We have 75 years of experience in voluntary benefits and a long history of working with the public sector. Currently, we provide financial protection to nearly 550,000 public sector employees. And our proven suite of solutions help more than 5,000 local governments, 34 state governments and 2,700 education agencies manage the rising cost of employee benefits.

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