

Coordinating enrollments and consistently communicating benefits is a difficult proposition for any business. Yet, it's a necessary part of every company's benefits program, but the hassle doesn't have to be.

There are a number of different companies out there with just as many enrollment platforms that you could choose, but can any of those companies offer you the products and services that Colonial Life can?

Colonial Life developed the Harmony® enrollment system to offer you a simple, flexible enrollment option.

You need a system which offers:

- **No direct cost.**
That's right, it's free. All Colonial Life accounts are eligible to use Harmony for free.
- **Streamlined benefit enrollments.**
Employees can enroll in all their benefits – group and voluntary.
- **Consistent communications.**
Your company's benefits program is communicated consistently to all employees, regardless of location or enrollment method.
- **Flexibility.**
Your employees can make elections during 1-to-1 sessions with an enroller or self-enroll on their own or co-browse over the telephone with a Colonial Life benefits counselor.
- **Daily enrollment reporting.**
The reporting tool allows us to provide you with data on who's enrolling, who's not, and details on elections being made each day during the enrollment.

XYZ INTERNATIONAL

John Smith | 5/23/2011

MY PAYCHECK HELP CUSTOMER SERVICE

My Benefits Enrollment Tools

Active Benefits Existing Benefits

Click on each benefit below. Employer Employee

<input checked="" type="checkbox"/>	Medical*	BCBS (Family)	\$240.00	\$120.00
<input checked="" type="checkbox"/>	Life	Employer Provided Life \$20,000 Face Amount	\$40.00	\$0.00
<input checked="" type="checkbox"/>	Health Care FSA	Health Care FSA Goal Amount \$500	\$0.00	\$41.67

Colonial Life - Accident

Colonial Life - Cancer

Colonial Life - Short Term Disability

Colonial Life - Universal Life

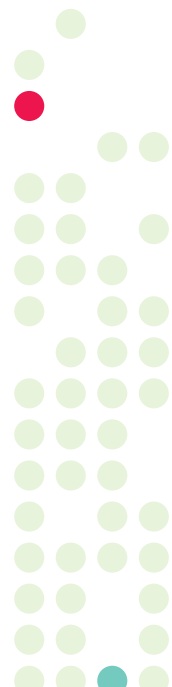
My Employer's Contribution: \$280.00

Total Cost Per Deduction (12 per year): \$161.67

Reviewed each benefit? Click here to complete this enrollment. Finish

Gross Pay	+ \$3,333.33
Pre-Tax Deductions	= -\$161.67
Taxable Income	= \$3,171.67
Taxes	= -\$773.88
Post-tax Deductions	= -\$0.00
Net Pay	= \$2,397.79

Estimated Savings
Pre-Tax Deductions \$60.87*



Data security.

Harmony utilizes procedural, technical and administrative safeguards as outlined by HIPAA, including password protection and 128-bit SSL encryption, so data on you, employees and their elections are kept secure.

Integrated underwriting.

Harmony helps identify employee eligibility immediately for the Colonial Life products they are applying for, which makes the first bill from Colonial Life more accurate.

Accurate post-enrollment data.

Following your enrollment, Harmony provides payroll deduction information based on elections and updated personnel information on your employees.

Online administrative functions.

Even after the enrollment is over, plan administrators will still have access to a website full of tools to help you with your day-to-day administrative tasks. All Colonial Life plan administrators have access to a specialized website specifically geared toward their account, including online bill view, payment, administrative changes and submission for reconciliation.

You need a system that takes the hassle out of enrolling and communicating your benefits.

The screenshot displays the user interface of the XYZ International Harmony website. At the top, it shows the user's name 'John Smith' and the date '5/23/2011'. The main header features the 'XYZ INTERNATIONAL' logo and a navigation menu with options like 'HOME', 'ME & MY FAMILY', 'MY BENEFITS', and 'FINISH'. The 'MY BENEFITS' section is active, showing 'Colonial Life - Cancer' and a 'BENEFIT TOOL MENU' with links for 'WHY BUY?', 'BENEFITS & FEATURES', 'GET A QUOTE', and 'MY BENEFITS'. The main content area is titled 'Benefits for Cancer Insurance Include:' and lists several bullet points: 'Specified Cancer Screening tests, including Pap Smear, Mammography, Biopsy for skin lesion, or Colonoscopy.', 'Additional invasive diagnostic procedure.', 'Hospital confinement and other inpatient care.', 'Radiation/Chemotherapy and other treatments.', 'Transportation and lodging.', 'Surgical procedures.', 'Extended care (skilled nursing care and home health care).', and 'Initial diagnosis of skin cancer.' Below this, there is a section for 'Features' with bullet points: 'Family coverage is available for your spouse and dependent children.', 'Your benefits are paid directly to you, unless you specify otherwise.', 'The coverage is portable; you can take it with you if you change jobs or retire.', and 'Benefits are paid regardless of any other insurance you may have with other insurance companies.' A disclaimer at the bottom states: 'This product has exclusions and limitations that may affect benefits payable. Coverage may vary by state or be unavailable in some states. See the Outline of Coverage for complete details, including any applicable waiting period, once you have gotten a quote.' The form number 'Form: CA1000BFALL1.0' is also visible. Navigation buttons for 'Introduction' and 'Continue' are at the bottom.

Let Colonial Life help you
make your benefits count.