

**GIVE YOUR
EMPLOYEES**

MORE THAN INSURANCE



Nash Skiles

Colonial Life & Accident Insurance Company

When you make a purchase, you expect to find the best product for the best price. And it's even better when you get extra value from that purchase. Whether it's a free drink the next time you visit a restaurant or free parking with the price of admission, getting more value makes the decision to invest easier.

The same concept applies to the employee benefit plans you offer your employees. By providing valuable and high-quality health insurance and financial protection products and services to your employees (at little or no cost to them), you're able to recruit and retain great employees. But what if you offered even more value-added services that help you stand out from the competition and recruit the best employees around?

These extra services also help you create a more competitive benefits

package to ensure you attract and keep the best talent. Here are some popular value-added services you may be able to offer your employees — without costing a cent from your bottom line — through the right benefits partner:

IDENTITY MONITORING AND RESTORATION

According to IdentityTheft.info, 15 million Americans are affected by fraudulent use of their identities each year. That adds up to financial losses reaching \$50 billion. Identity protection can be a complimentary benefit you provide your employees to help with the time, energy and hassle of recovering from identity theft.

FINANCIAL EDUCATION

There is a wide gap between what Americans know they should do and what they're actually doing

when it comes to finances, and 33 percent say they have not created a comprehensive financial plan, according to a newly released study by Northwestern Mutual. A complimentary financial education program for employees can include online calculators, budgeting tools, videos, webinars and individual phone counseling. Improving employees' financial literacy also can help them make better benefits choices, leading to stronger participation in your clients' program.

DISCOUNTS ON DRUGS AND MEDICAL SERVICES

This kind of program can complement a health or prescription drug plan you already offer by helping employees pay for services that are limited or not covered. It can be especially valuable if you offer a high-deductible health plan that

leaves employees with considerable financial exposure to out-of-pocket costs. Employees can save money on office visits, prescription drugs, vision and hearing products and services, lab work and imaging tests.

FLU SHOTS

The Centers for Disease Control and Prevention reports flu vaccines prevented 1.9 million illnesses and 966,000 medical visits during the 2014-2015 flu season. Complimentary flu shots for your employees show the company's commitment to employee well-being, and may help them preserve productivity.

FLEXIBLE BENEFITS PLANS

Flex plans are a valuable way for employees to pay for some health care expenses and insurance premiums with pretax income, effectively lowering their cost and also reducing payroll taxes. You may be able to offer flex administration at no cost through some benefits providers.

ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE

This complimentary coverage can allow you to provide thousands of dollars in additional coverage at no cost to you or the county.

BENEFITS STATEMENTS

These simple, easy-to-understand printouts give employees a snapshot of their annual benefits, including the effect on their take-home pay and their employer's contribution. Not only is this valuable information employees can keep and share with their families, it also helps employees understand the significant investment you're making in them, which in turn builds loyalty and drives down turnover.

Value-added services can give you a new way to open doors or strengthen existing relationships with employees and potential employees. They not only benefit your employees — they give you the competitive advantage in a competitive hiring marketplace. 🍷

Nash Skiles, an assistant district manager with Colonial Life, has more than 20 years of experience partnering with public sector clients to protect America's workers. For more information about Colonial Life's products and services, contact Skiles at Nash.Skiles@ColonialLife.com, (717) 517-7016 or visit www.ColonialLife.com.

Colonial Life
The benefits of good hard work.®

A simple solution for benefits administration

Through our partnership with Selerix Systems, we're able to offer BenSelect, a comprehensive online solution for benefits administration. BenSelect can be customized to suit your needs at a significantly lower cost than similar systems.

- Simplify administration of your enrollment and your entire benefits program
- Attract and retain top talent with a stronger benefits program and 1-to-1 benefits counseling.
- Increase engagement and lower costs with effective benefits communication and education.
- Supports core and voluntary enrollment, including flexible spending accounts, credit-based flexible benefit plans and 402(k), 403(b) and 457 deferred compensation.



To learn more about what Colonial Life can do for you, contact Nash Skiles at 717-517-7016 or nash.skiles@pa-coloniallife.com.