

Employee Benefit Package 2023

Voluntary Benefits at no charge to the employer

Education on Benefits for Employees

During **one-on-one sessions**, each employee meets with a Benefit Counselor – in person or on the phone - to educate employees on benefits and complimentary services provided. Sessions take 5 - 8 minutes per employee and *are essential to overall employee satisfaction.*

Choose **ONE** of these premier Complimentary Services

MDLive Telemedicine

- **Call Recuro Health and physician calls you back within 30 minutes!** Available 24/7/365, get prescriptions and care for YOU AND YOUR FAMILY MEMBERS.
- There are **no fees and no co-pays** for this service. Employees and their dependents can use MDLive for free for one year. In year two and beyond, the fee is only \$2.50/month – an incredible value!



Telehealth

EMPLOYEES AND FAMILY MEMBERS GET
ACCESS TO DOCTORS 24/7
No Co-pays Ever!

Allergies
Ear problems
Respiratory

Cough
Flu
Rashes

Urinary / UTI
Nausea / Vomiting
Sore Throat

\$10,000 Complimentary AD&D insurance

During one-on-one sessions with each employee, \$10,000 OF AD&D Insurance is given to each employee **at no charge** to the employer.

Identity Theft Protection

Colonial Life will provide **one year complimentary**: Identity monitoring and helps people with the burden of recovering from identity theft.



Complimentary for All New Accounts



- **Wills**
- **Medical Directives**
- **Power of Attorney** and more!

Valued at \$1,000/year

Complimentary for All New Accounts



40% to 60% discounts on pharmacy, hearing, dental, vision, outpatient lab, outpatient imaging – and comes with **Medical Bill Advocate** services!

A complimentary program *with Group Term Life*

LifeWorks EAP Employee Assistance Program

- Access LifeWorks **Employee Assistance Program**, a comprehensive resource with access to professionals for a wide range of **mental and behavioral issues**.
- From the national leader in EAP services for employers.
- There are **no fees and no co-pays** for this service when you have [Group Term Life](#) insurance from Colonial.

Insurance Products to Offer Employees:

- **Dental and Vision:** Dental plan options and Vision plan; affordable rates and large network
- **Short-term disability insurance:** Salary insurance for when you can't work; sends 60% of your salary home
- **Group Term Life Insurance:** With rates starting at \$2.50/month for \$15,000
- **Cancer insurance:** Featuring a \$100 wellness benefit; rates starting at \$5-6/week
- **Critical Care insurance:** Heart, Stroke and other major illnesses; \$20,000 lump sum guarantee-issued; rates starting at \$1.60/week
- **Accident insurance:** With a \$100 wellness benefit and \$40,000 accidental death policy; rates starting at \$5/week
- **Hospital Confinement:** Lump sum when you are hospitalized; Payments from \$1,000 to \$5,000
- **Life insurance:** Term Life, Whole Life and Juvenile Whole Life to protect your loved ones

Customized Benefit Summaries

We provide printed Benefit Summaries at the conclusion of each one-on-one session. Each deduction is reviewed and the printed summary is given to employees for their records and to share with their family members.

Customized summaries can show what you as an employer pay for so that employees can see your contribution.

Making Benefit Administration easy

- EASI is here to take care of your deductions and premium payments for you!

New Employee Enrollment

- As you add employees during the year, we are here to enroll new employees as they become eligible.

Complimentary services are available when you offer two products of Colonial.

No purchase of a Colonial product is required to receive MDLive or other complimentary services.

One-on-one employee enrollment takes 5-7 minutes per person.