



National Energy & Fuels Institute believes in delivering exceptional value to our members. That's why we have selected Colonial Life as a preferred partner for Voluntary Employee Benefits.

Protecting your employees against the unexpected, wherever they are.

Life is full of unexpected moments. That's why we're committed to providing financial protection and personalized benefits to help employers be responsive to the different motivations, expectations and attitudes of each employee without adding to the bottom line.

Selecting the right product mix, enrolling both core and voluntary benefits, communicating plan changes, or educating employees on their benefit options - we're more than just a voluntary benefits provider.

Since benefits are only as valuable as your employees' understanding of them, communication and education is our top priority.

With the right mix of people and technology, we empower people with knowledge and access.

By modernizing your benefits delivery, we can provide a seamless transition from educating employees about their benefits options directly into choosing or purchasing options that best fit their needs and lifestyles.

Our technology solutions work with any existing enrollment systems. This ensures quick and accurate data transfers that make benefits administration simpler for you.



**VOLUNTARY
BENEFITS**



**VALUE ADDED
PROGRAMS**



**FLEXIBLE
ENROLLMENT**



**PERSONALIZED
SUPPORT**

As benefit programs transition from strictly standardized to highly personalized, we can help.

FINANCIALLY STRONG

AGENCY

AM. Best
Fitch
Moody's
S&P

RATING

A Excellent
A Strong
A2 Good
A Strong

Ratings are given to the U.S. Insuring subsidiaries of Unum Group and are current as of May 15, 2020

Financial protection



Employers are beginning to move beyond a one-size-fits-most approach to benefits packages.

By coupling core benefit offerings with our voluntary insurance products, you can enhance your benefits program while helping employees customize their options.

Our suite of voluntary insurance products can often help fill the gap in medical insurance, providing more financial security and peace of mind.



ACCIDENT INSURANCE helps offset unexpected medical expenses that can result from a fracture, dislocation or other covered accidental injury.



CRITICAL ILLNESS INSURANCE supplements major medical coverage with a lump-sum benefit that can be used to pay for the direct and indirect costs related to a covered critical illness.



DISABILITY INSURANCE replaces a portion of an employee's income to help make ends meet if he or she becomes disabled from a covered accident or sickness.



HOSPITAL INDEMNITY INSURANCE provides a lump-sum benefit for a covered hospital confinement or outpatient surgery to help with co-payments and deductibles.



LIFE INSURANCE helps provide peace of mind and financial security for the people who matter to your employees, with flexibility to update coverage at each stage of life.

For more information on any of these programs please contact:

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