

Companion Life Voluntary

PRODUCTS ENROLLMENT GUIDE

*Benefits for Employees
That Benefit Employers*





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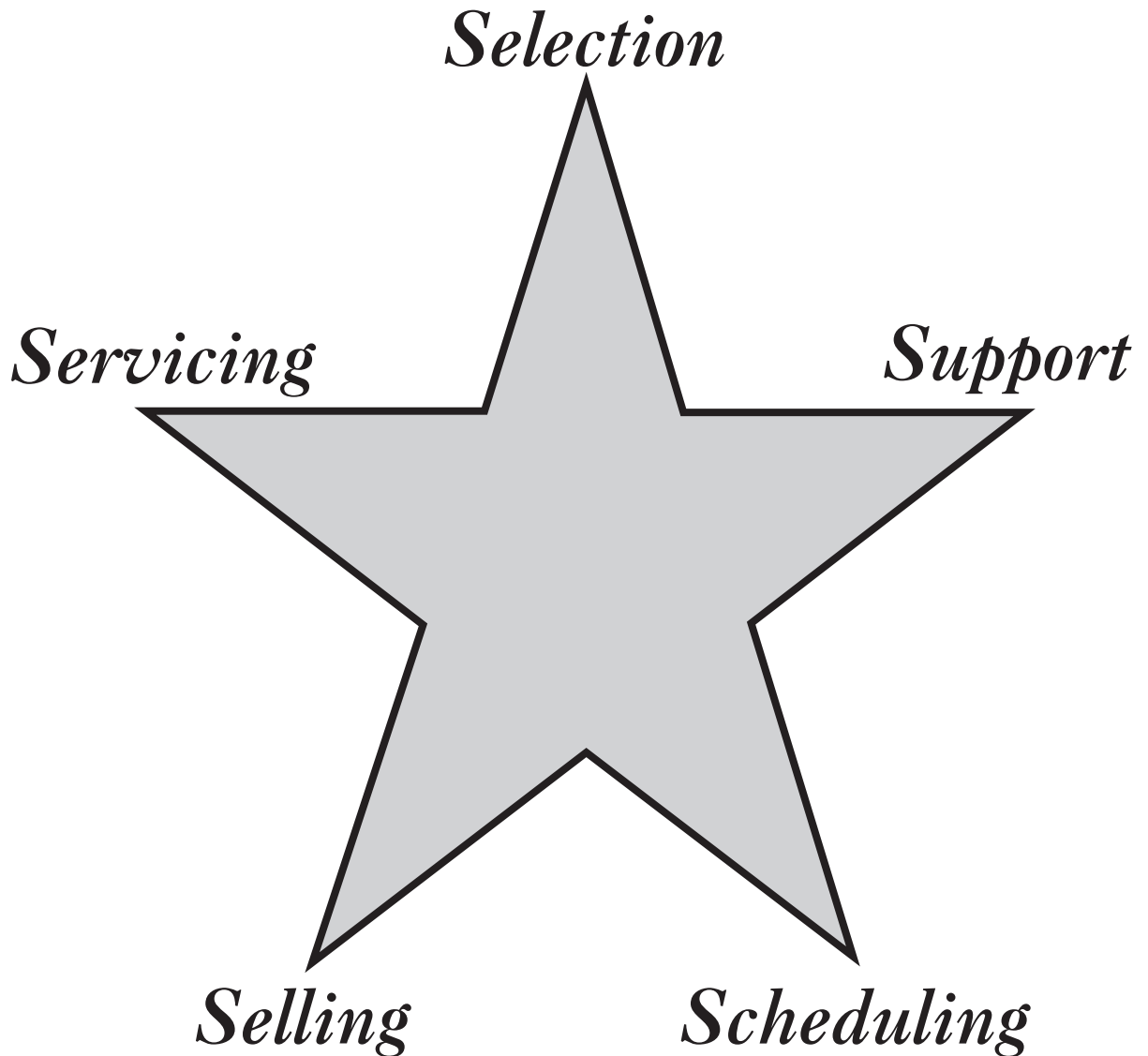
SOME PRODUCTS NOT AVAILABLE IN ALL STATES

Benefit Plans That Benefit You

The secrets to successfully enrolling employee groups in our voluntary products are ones we're very willing to share. After all, our success depends on yours. So we've created this enrollment guide to help you complete many successful enrollments of our voluntary products — group term life, long term disability, short term disability and dental.

We want to make you a star — and so we've created this five-point formula to help you.

Here are the five points of our star:



Follow these points carefully, and you're on your way toward stellar performance!

Selection

Your first step is to select an appropriate target audience. Remember, you actually are selling to three groups within a company — the employer, the management staff and the employees. You need to make sure you choose companies where it will be easy for you to effectively communicate to each of these groups.

Here are some hints on the types of companies to target, and why:

Employers with 25 employees or more	Many of our products require a minimum enrollment.
Companies with a record of financial strength and stability	Companies without this financial stability often have high employee turnover, which means low enrollment persistency.
Companies with a central location	A central location means centralized management or benefits administration, which makes the enrollment process easier.
Companies with low employee turnover	Aim for a turnover rate of less than 20%. That will help enrollment persistency. Low turnover also signals employees with high morale. Enrollment rates are higher when employees have a positive attitude and trust their employer.
Companies who will let you see employees on company time, in an appropriate location at the company.	Employee meetings during the business day can result in double the enrollment over other methods!
Younger employee groups	Voluntary products are most attractive to younger employees — 25-45 age range.

Historically, the preferred company for voluntary benefits is a **blue collar industrial employer with a stable work force in one location.**

Just as there are companies you should target, there also are those you should approach carefully. Use caution with companies that are the opposite of those listed above — those with high employee turnover, multiple locations or weak financial histories.

Also proceed carefully with white collar companies that have large numbers of highly-paid professionals. Lots of agents and insurance companies have targeted them — for many products and at many times. As a result, participation is low. Attendance at enrollment meetings is also low. The only exception is when there is a large number of eligible support staff.

Once you've identified and contacted a target company, ask the employer to help you complete a *Benefits Checklist* (see page 11 of this booklet). Simply explain how this information will help you see the company's benefit "big picture." You then can determine how a voluntary program will complete the employer's existing benefits program. You can identify gaps in employee coverage and plan the timing of a voluntary product offering.

The *Benefits Checklist* will help you tailor your products and offer the proper coverage(s) to your prospects.

For example:

- Low Group Term Life Benefits— Offer Voluntary Life to supplement.
- No Dependent Life in place — Voluntary Life includes attractive benefits for the spouse and children.
- Group LTD with a six month elimination period — Voluntary STD can help employees who can't self-insure a period of disability, or whose employer-paid STD benefits are low.
- No LTD program in place — an obvious need for Voluntary LTD.
- No Dental program — a great opportunity to offer Voluntary Dental.

Support

Before you can enroll employees, you need the support of their employer.

Remember to use these important talking points:

Employer Benefits	Employee Benefits
Expands benefit portfolio at no additional cost to employer.	Offers inexpensive financial protection for the employee and family. Also establishes an estate.
Shows employees that the employer cares about them; improves employee morale and productivity.	Offers convenience through the ease of payroll deduction.
Disability plans mean employers don't have to pay double salary — to the disabled employee and new replacement employee.	Provides peace of mind.
Some benefits are guaranteed issue.	Employees can tailor a benefits program to their needs and their paychecks.

Use enrollment meetings to communicate to employees the value of the entire benefits program. Employer support is critical to getting your foot in the door, and his or her enthusiasm can make or break your enrollment.

Ask the employer to do the following:

- ☆ Send a letter on company letterhead announcing the plan to all employees.
- ☆ Make sure all levels of management will cooperate with the enrollment effort.
- ☆ Let employees attend informational or enrollment meetings on company time. If the meeting is also used to communicate the employer's overall benefit program, it is likely that the employees will attend the meeting. Obviously, a mandatory meeting will guarantee the best possible results.
- ☆ Approve the use of payroll stuffers and posters before and during enrollment. See the Voluntary Products Materials flyer and order form on pages 12-15 of this booklet.
- ☆ Let all new employees know when they become eligible for the plan.

Companion Life now offers Voluntary Enrollment Illustration Software. Please contact us at 1-800-753-0404 for information about this innovative enrollment tool.

An enrollment will be successful only if the employer's support is unconditional.

If the employer makes statements like "We will let anyone who is interested talk to you," or "They can talk to you before or after work or at lunch," you cannot expect any success. Your enrollment is likely to attract only poor risks.

Scheduling

Timing is everything. You have to consider when you will introduce the plan and conduct the enrollment, and how much time to allow for the entire process.

Studies show you can get higher employee participation when you enroll a group in a single product, rather than a combination. Quite simply, employees can experience “information saturation” when faced with more than one choice. That leads to confusion, and confusion turns into indecision — and that means low enrollment!

Once you select the program to offer, the next hurdle is allotting enough time to conduct a successful enrollment. Generally, the enrollment process should take place over several weeks. This gradual approach avoids giving too much information in too short a timeframe.

Here's a sample timetable:

Pre-enrollment

Week 1	Senior management sends announcement letter to managers (<i>see sample on page 18</i>) and begins planning for the enrollment. A meeting of the management should be held to discuss the program. Prepare employee materials and plan schedule.
Week 2	Send employee brochure and announcement letter to employees (<i>see sample letters on pages 19 - 21</i>). Include meeting dates and times.
Payday	On closest payroll cycle to enrollment date (minimum one week prior), include payroll stuffer with paycheck for all employees.
Week 3	Distribute payroll stuffers in inter-company mail (if prior payroll cycle occurred more than one week before enrollment). Put posters in high-traffic areas. Companion Life supplies payroll stuffers and posters for each of its voluntary products. See pages 12 and 13 of this booklet.

Enrollment

Week 4	Conduct employee meetings. If you are enrolling employees individually, conduct a large group meeting first to introduce the program, before the one-on-one meetings. Be sure to use the Illustration Software (see page 4) to create personalized enrollment materials.
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Post-enrollment

Week 5	Complete all paperwork and submit enrollment materials to Companion Life. Review enrollment process with employer and management. Schedule annual enrollment date.
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Just remember — achieving the results you want along with your customers' satisfaction requires careful planning and execution.

Selling

Let's face it — when you talk about life insurance, you're talking about dying. And disability is no pleasant topic, either. Even talking about dental coverage can be tricky when employees are on a strict budget. So it's important to remember that employees may be uncomfortable talking about these subjects.

Another problem you may face is apathy. Employees may think they don't need any more insurance because their employer already provides them with the basics.

That's where an enrollment meeting can help. **Your job is to educate and inform** — and not put the hard sell on them. First, talk about the importance of life and disability insurance as a part of personal financial planning. Then, stress the advantages of buying voluntary group products through the employer. **Remind them that voluntary coverage is an easy and cost-effective way to make sure their families don't suffer financially in the difficult times following a death or disability.**

If employees understand the pros and cons of all their benefit options, they'll do a better job selecting the ones they really need **and will retain over time.** They'll also recognize the employer's commitment to offer a competitive program.

So how do you plan an effective group meeting? **The most important thing you can do is to make sure the meeting is held on company time.** Studies show enrollment results will be twice as good that way.

Do a little pre-publicity. Plug the product as much as possible using **posters, employee brochures and payroll stuffers.** (Companion Life has these materials available for you. See the order form on page 15 of this booklet.) Post and distribute these items prior to your enrollment meeting to generate interest.

Reserve a meeting room that is comfortable and private. Try to keep attendance down to no more than 30 employees at one time. You want the audience to be small enough to ask questions, but large enough for employees to feel "safety in numbers." Limit your meeting to no more than 30 minutes. Employees' time is valuable, and you don't want to risk information overload — or worse, boredom!

An alternative to the group meeting is personal, one-on-one enrollment meetings. Personal attention is a big factor in getting higher participation results. Just remember to hold a group meeting first to present the product, and then schedule your personal sessions. The one-on-one meetings should last only 15 minutes or the time limit set by the employer.

Explain the product and how it applies to the employees' own situations. Give each employee an Enrollment Kit. This kit should contain enough information about the program so each employee can make an informed decision.

Include the following:

- Employee brochure describing the product
- Employee enrollment form

Remember to use an educational, informative style with no sales pressure!

To help get the employer's cooperation in the enrollment process, offer to act as an extension of the employer's benefits department. You can help the employer underscore the value of the company's overall benefit program — and work with senior management to develop this communication strategy.

Finally, be professional. You must have product knowledge and be ready for questions about the plan, underwriting or administration. Good speaking skills are also important. If you feel a little nervous about speaking in front of a group, just remember — practice makes perfect!

Servicing

So you've had a great enrollment. Participation was high. Employees appreciated the opportunity to buy voluntary products through payroll deduction. Now what?

Your job isn't done yet. Immediately after your initial enrollment ends, schedule an annual enrollment. This is where you'll introduce the program to new hires. You'll remind existing employees of the chance to increase coverage amounts, when applicable. Some employees will have declined coverage for various reasons. Will those reasons still apply later? With satisfactory Evidence of Insurability, employees who have previously declined coverage can sign up.

Of course, you'll want to remind the employer's benefit manager to introduce the plan to new hires as they become eligible. Ideally, you want to keep all employees aware of their voluntary plans throughout the year through employee communication programs — like the company newsletter.

Experience shows enrollment will gradually decline unless you pay attention to an annual enrollment effort. So remember — annual enrollment is important!

Keeping Your Star From Burning Out

Unfortunately, there are some common pitfalls in the voluntary market.

To avoid these and keep your star shining, do the following:

- ☆ Communicate with the employer or management staff early in the planning stages.
- ☆ Offer a clear explanation of guaranteed issue provisions. These help avoid the problem of employees enrolling late, losing their eligibility for guaranteed issue.
- ☆ Follow a step-by-step enrollment plan. Remember, the actual group meeting is near the end of the enrollment process!
- ☆ Arrange to have the enrollment meetings on company time.
- ☆ Make sure you see all employees in the enrollment timeframe.
- ☆ Make copies of all enrollment forms just in case they get lost in the mail.
- ☆ Be sure the employer understands that payroll deduction begins only after he or she receives notice from Companion Life.
- ☆ Monitor enrollment after the initial sale and conduct annual enrollments.
- ☆ Know the enrollment persistency for your groups **and protect them from takeover by providing service after the sale.**

Let the friendly staff at Companion Life know what they can do to help!

Employee Participation and Eligibility

Product	Employee Participation	Eligibility
<i>Voluntary Group Term Life</i>		
Companion Choice Plus	10 enrollees, or 25% of eligibles, whichever is greater to qualify for Guaranteed Issue. If participation is not met, up to \$100,000 available to enrollees (minimum: 5) subject to evidence of insurability.	Employees meeting all of the following requirements are eligible for coverage: <ul style="list-style-type: none"> • 30 days of continuous service with the employer. • Full-time employment (working 30 or more hours each week). • Work 15 of the 20 working days prior to the effective date of coverage. • Actively at work on the effective date of coverage.
<i>Voluntary Dental</i>		
Basic and Premier Plans	3 enrollees or 20% of eligibles, whichever is greater In some instances, companies may elect to offer both the Basic & Premier Dental Plans to their employees. (Please contact us for specific details on this value-added option.) <ul style="list-style-type: none"> • At least 100 employees must be eligible to participate in the plan(s). • At least 10 employees must participate in the Premier Plan. 	Same as above. Please note – There is no “takeover credit” for switching from one plan to the other. For example, if an individual selects the Basic plan and keeps it for a year, and then opts for the Premier plan, that individual would still have a 12-month waiting period to satisfy for major services. Companion Life will give credit for the amount of the lifetime deductible satisfied.
<i>Voluntary Long Term Disability</i>		
Cornerstone Plan	10 enrollees or 25% of eligibles, whichever is greater (LA - 50%; MA, OR, WV - 75%)	Same as above, except at least 90 days of service is required.
<i>Voluntary Short Term Disability</i>		
	5 enrollees	Same as above, except at least 90 days of service is required.

Note: When both spouses are employed by the company sponsoring a plan, both are ineligible for spouse coverage and must enroll as employees. Some products not available in all states.

SOME PRODUCTS NOT AVAILABLE IN ALL STATES

Case Administration

Each employee who elects to participate should complete and sign an employee enrollment form.

The payroll department receives a copy of the enrollment form. Employees who elect not to participate must sign the waiver statement on the enrollment form.

Companion Life will provide a monthly billing of all employees who are insured through the program. We set up this billing alphabetically. We can further refine the bill by separating employees into major departments, divisions or offices.

When an employee terminates, Companion Life removes his or her name from the next list bill, and the total premium for the group is properly adjusted.

How To Set Up The Billing

- ☆ The employer must deduct a full month's premium from the employees' paychecks prior to the plan's policy date.
- ☆ Ask the client's payroll staff if deductions are taken from paychecks while employees are on vacation. A company may have 24 pay periods per year, but make deductions only 23 times per year. The calculation of deductions must take this into consideration.
- ☆ It is very important for the agent to meet with the client's payroll staff to confirm first deduction date, review sample billings and discuss how they will handle terminations, cancellations, etc. It's also important to verify the number of pay periods per year to determine the proper deduction amount.

Payroll Deduction Schedule

Pay Frequency	Begin Deductions Prior To Policy Date	Annual Number of Payroll Deductions
Weekly	Five Paydays	52
Bi-weekly	Three Paydays	26
Semi-monthly	Two Paydays	24
Monthly	One Payday	12

1. Deduction Calculation

12 months *times* monthly premium
Divided by number of deductions
Equals payroll deduction amount

(To be calculated to third decimal point with any remainder rounded up to next cent.)

Example of Deduction Calculation:

12 x \$9.00 monthly premium = \$108.00
 \$108.00 ÷ 24 deduction = \$4.50
 Payroll deduction amount = \$4.50

2. Billing Divisions

Divisions will appear as individual bills and may be defined as:

- ☆ different employee status, hourly or salaried
- ☆ different departments within a company
- ☆ different company locations

Benefits Checklist

To help me understand how a voluntary insurance program can fit in with your company's basic coverage, please complete this checklist.

Current Benefits Offered	Yes	No	If yes, date program was implemented or changed
Life Insurance			
Basic Group			
Supplemental Group Life			
Voluntary Whole/Universal Life			
Voluntary Term Life			
Disability			
Short Term Disability			
Long Term Disability			
Voluntary Short Term Disability			
Voluntary Long Term Disability			
Retirement Plans			
Pension			
Defined Benefits			
Defined Contribution			
Profit Sharing			
401(k)			
Deferred Compensation			
Tax Deferred Annuity			
Executive Estate Planning			
Medical			
Fully-insured			
Self-funded			
Long Term Care			
Dental			
Fully-insured			
Self-funded			
Vacation Days			
Sick Days/Salary Continuation			
Training and Education Assistance			
Have you ever offered Voluntary benefits?			

Companion Life Voluntary PRODUCTS

Your Keys To Success!

Companion Life's Voluntary Products can be the driving force behind your success in the fast-growing voluntary market. Our complete line of products is popular and competitive — with easy enrollment procedures. Just use the materials we have for both employers and employees. They are the keys to opening the door — and closing the sale.

Employer Announcement Letters

Give a letter — one for each product to be offered — to the employer three weeks before enrollment begins. The employer uses the text on his or her company letterhead and sends it to all employees. It's the first step in letting employees know about the voluntary plans being offered. The letter also includes the dates, meeting locations and other specifics of the enrollment process.

Payroll Stuffers

We've created a choice of payroll stuffers for each of our products. Employees should receive these in their payroll envelopes in the payroll cycle closest to the enrollment date.

Workplace Posters

Within two weeks of enrollment, employers can place these posters — one for each product — all around the worksite to remind employees of the upcoming enrollment. These posters should go where employees go — cafeterias, break rooms, near time clocks, at entrances or exits, etc.



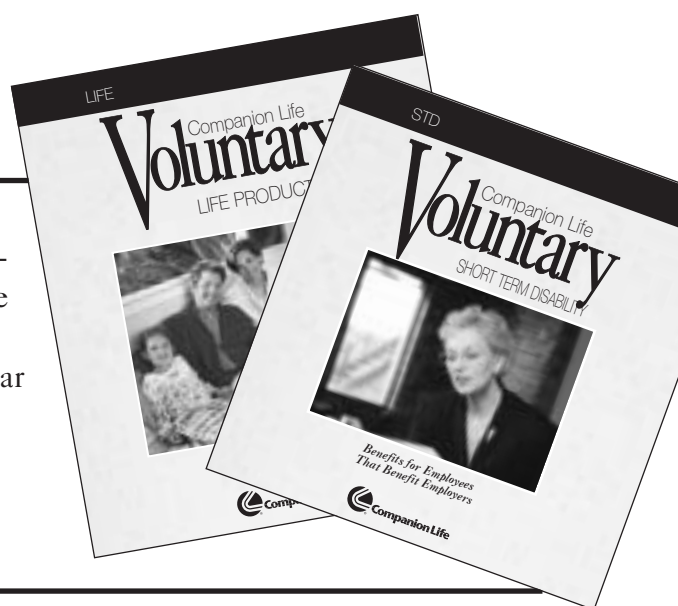
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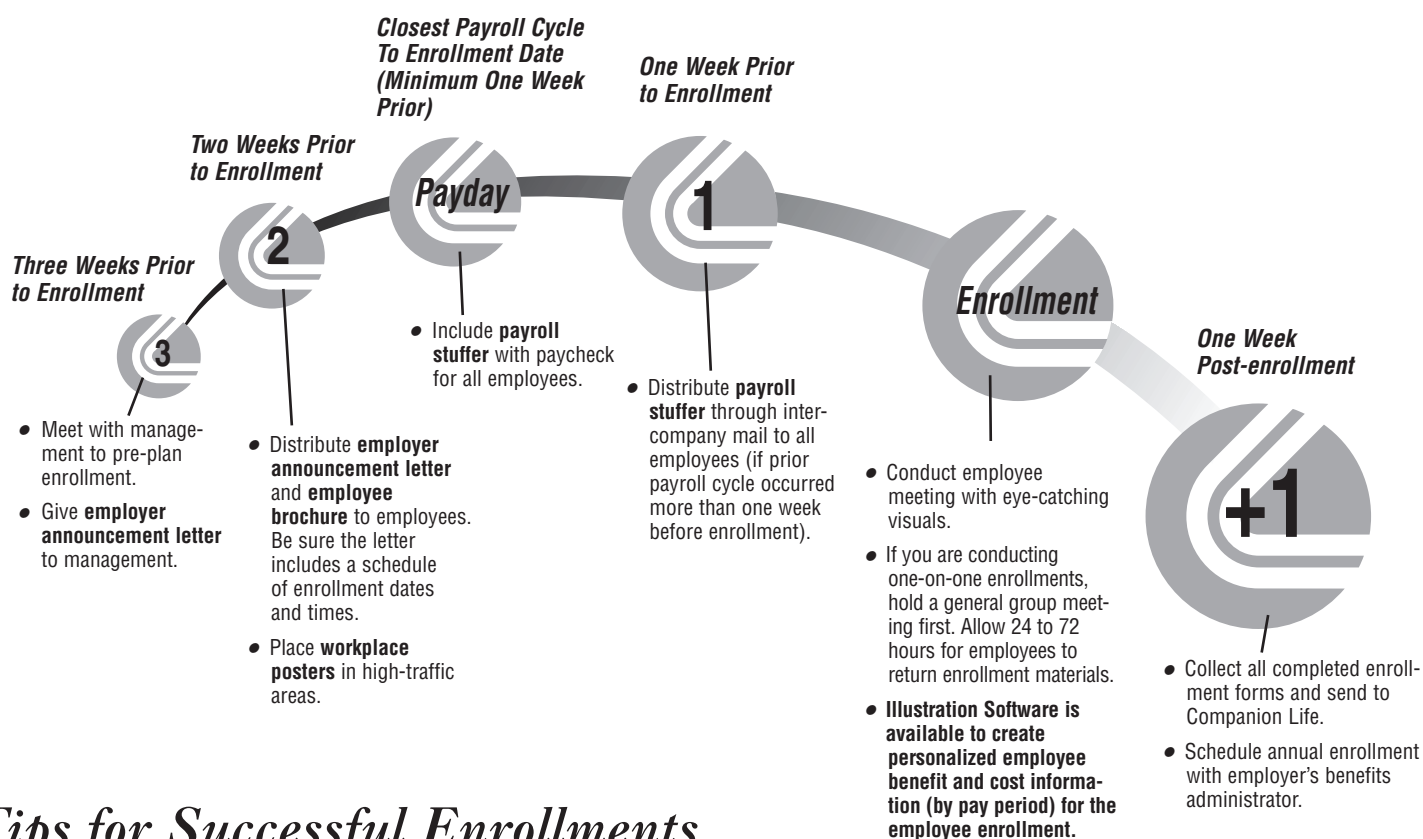
Brochures

We've designed brochures for each product that clearly explain our programs to the employer. Plus, we've created brochures targeted to employees for each of our popular benefit plans.



Enrollment Timeline

Introduce voluntary products over a period of several weeks. This gradual approach avoids overloading employees with too much information. Here's an example:



Tips for Successful Enrollments

- Get top management's stated support — it's critical!
- Follow the enrollment timeline.
- Schedule employee meetings during the business day on company time. It can double the enrollment results you get from other methods!
- Target employer groups with an average age less than 40 to 45 years old. Voluntary programs are most attractive to these younger employees.
- Avoid employer groups with multiple locations. The logistics can be very difficult and time-consuming.
- Look for employers with low employee turnover to maximize their enrollment persistency.
- Avoid offering more than one or two voluntary programs to employees at the same time. Too much information and too many choices can cause confusion and indecision — resulting in low enrollment!

Ready for a productive enrollment?

Use the attached order form to order your supplies.

Fax the form to Companion Life Insurance Company
at 1-800-836-5433 or call us at 1-800-753-0404 for more information.

Product Descriptions

Basicsm Dental Plan

100% coverage of allowable charges for Preventive Services, and 80% coverage for the most common, Basic dental procedures. No network restrictions. Features competitive rates, a single lifetime deductible and takeover benefits.

Premiersm Dental Plan

Includes services our Basic Plan covers and 50% coverage of allowable charges for more comprehensive dental services. No network restrictions. Features competitive rates, a single lifetime deductible and takeover benefits.

Both the Basic Plan and Premier Plan are available to groups with 3 enrollees or 20% of eligibles, whichever is greater.

Companion Choice Plussm Voluntary Group Term Life

Benefit choices in increments of \$25,000, up to 7x salary (\$300,000 maximum). Spouse, dependent child, and AD&D benefits available. Accelerated benefits. Waiver of premium for disability. Portability provisions included, and conversion privilege available. Benefits reduce at older ages.

Requires participation of 10 enrollees, or 25% of eligibles, whichever is greater for guaranteed issue schedule to apply. **If participation is not met, up to \$100,000 available to enrollees (minimum of 5) subject to evidence of insurability.**

Rates for “Standard” and “Preferred” Industries.

Companion Cornerstonesm Long Term Disability Plan

Pays 60% of pre-disability income, up to a \$6,000 monthly benefit. Choice of a 90- or 180-day waiting period. Benefit duration choice of Companion All Industry Plan, Five Years/RBD or Age 65/RBD.

The Companion Cornerstone Plan is available for full-time employees with at least 90 days' service.

Required participation of 10 enrollees or 25% of eligible group, whichever is greater.

Voluntary Short Term Disability

With eight different plans and ten benefit levels to choose from, the right combination is available to fit an employee's needs.

This non-occupational coverage provides benefits for maternity, alcoholism, drug addiction, and mental and nervous disorders same as any other illness! No evidence of insurability required for those eligible employees at work on the effective day of the coverage. Only five eligible employees must enroll for coverage. Includes a pre-existing conditions exclusion.

Employer Buy-Up Plan also available. The Employer purchases a “floor” of protection and employees may “buy up” to a total of 66 2/3% of salary.

Additionally, claims and benefit information are available seven days a week from our automated Voice Response Unit (VRU).

SOME PRODUCTS NOT AVAILABLE IN ALL STATES

Companion Life Voluntary PRODUCTS

Order Form

Please send me all materials I need to complete an enrollment for:

- Basicsm Dental Plan** for a group size of _____
- Premiersm Dental Plan** for a group size of _____
- Companion Choice Plussm Voluntary Group Term Life** for a group size of _____
- Voluntary Short Term Disability Plan** for a group size of _____
- Companion Cornerstonesm Long Term Disability Plan** for a group size of _____

Agent's Name: _____

Agency's Name: _____

Shipping Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ Fax: _____

Please fax this completed form to Companion Life at 1-800-836-5433.



A Voluntary Product Checklist — How To Get Your Case Approved Fast

All forms must be completed in full and signed in ink. Complete submission will avoid delays in case processing. The following items and/or documentation must be submitted in order for a group's application to be considered.

- ★ **Your First Case** — If this is your first case, submit a copy of your insurance license and a signed Group Insurance Multiple Case Commission Agreement/Licensing Information (#95065).
- ★ **Voluntary Group Term Life — Brochure #95975**
 - ★ Employer Application — VGTL 803
 - ★ Employee Application — #95206 (Group Insurance Health Statement – #97001)
 - ★ Evidence of Insurability — Please refer to GI Schedule within brochure (#95975)
- ★ **Voluntary Short Term Disability (STD) — Brochure #95960**
 - ★ Employer Application #11383
 - ★ Employee Application #95982
 - ★ Evidence of Insurability — Please refer to GI Schedule within brochure (# 95975)
- ★ **Voluntary Long Term Disability (LTD) — Brochure #95967**
 - ★ Employer Application #11383
 - ★ Employee Application #95206 (Group Insurance Health Statement – #97001)
 - ★ Evidence of Insurability — We do not require Evidence of Insurability for any eligible employee enrolling during the initial enrollment eligibility period. We do require it for all late entrants.
- ★ **Voluntary Dental — Brochure #95970**
 - ★ Employer Application #95990
 - ★ Employee Application #95206 (Group Insurance Health Statement – #97001)
 - ★ Takeover Benefits — See *Replacing Group Coverage* below.
- ★ **New Case Processing Form** — #95988 — Please complete the top half of this form.
- ★ **Deposit Premium Check** — For the first month's premium. Payable to Companion Life, drafted on employer's business account.
- ★ **Employee Enrollment Form** — Submit Employee Application for ALL eligible employees (including new employees in the waiting period). Each eligible employee must either enroll or refuse coverage.
- ★ **Refusal of Coverage** — An employee may refuse all or part of the coverage for his or herself and dependents. To refuse all or part of the coverage, the employee should complete the "Refusal of Group Insurance" or "Waiver Option."
- ★ **Proposal** — Please include a copy of the Companion Life Group Proposal. (Published rates for Life & Dental. STD has published rates not included in brochure. LTD requires proposal.)
- ★ **Replacing Group Coverage or Takeover Benefits** — If this plan is replacing group coverage, include a copy of the most recent premium statement of the current carrier, listing names of the participants (including their effective dates of coverage). For Dental, also include a copy of the current Dental certificate booklet. If the prior carrier's bill does not include the employee's effective date of coverage, please note this information next to each employee's name so we can give the correct credit for transfer of benefits.

Companion Life

Companion Life Insurance Company has specialized in employee benefits for more than 30 years. It has earned an **A.M. Best** rating of **A+ (Superior)**, and a **Weiss Rating, Inc.** rating of **A-**. We've earned these high marks due to our fiscal strength, investment practices and sound management. Now, we want to earn your trust by giving you the highest level of service and responsiveness possible. See for yourself how Companion Life Voluntary Group plans are benefit plans than benefit you.

Other Companion Life Products:

- ☆ Small Group Products
- ☆ Group Life and AD&D
- ☆ Group Short Term Disability
- ☆ Group Long Term Disability
- ☆ Group Dental Products
- ☆ Medical Stop Loss

Group Marketing

Companion Life Insurance Company
P.O. Box 100102 Columbia, SC 29202-3102

Phone: 1-800-753-0404

Fax: 1-800-836-5433

E-mail: c.life@companiongroup.com

www.CompanionLife.com

*Sample Letter Employer Announcement Letter to
Management/Department Heads*

ABC Inc.

June 2, 2001

Dear Associate:

What attracts the best and brightest to our workforce? Part of the answer to that question is a **good employee benefits package**. The better the benefits, the better our chances for recruiting and hiring quality employees.

With that in mind, I'm pleased to announce the offering of a new payroll-deduction benefit program for our employees — *(insert name of benefit program, i.e., "a voluntary long term disability plan)* from Companion Life.

To help you encourage your employees to take advantage of this program, we have arranged for all managers *(or insert other appropriate titles, i.e. department heads, etc.)* to speak with a representative of Companion Life before enrollment begins. *(Insert dates, times, location or other pertinent information about meeting here.)*

We will allow employees to attend an informational meeting on *(date)* at *(time)* at *(location)*. Please encourage your employees to go to this meeting. It should last no more than 30 minutes, so work disruption would be at a minimum.

The benefits we offer are a reflection of our company's concern for our employees' and their families' well-being. I'm excited about this new benefit, and hope you will share my enthusiasm with your employees. I also hope you will take advantage of this opportunity for yourself and your own family!

Sincerely,



(CEO Name)

Sample Letter Employer to Employee Voluntary Life

ABC Inc.

June 2, 2001

Dear Associate:

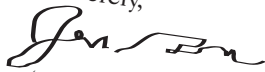
Sometimes, the unexpected does happen. Accidents, injury or illness can strike at any time. Many of us may not be fully prepared. Until now, you can safeguard yourself and your family from financial disaster should something unpredictable occur — with a voluntary group term life plan from Companion Life.

On *(date)*, you will have the chance to enroll in a new benefit program that can help you keep your family's financial future steady — even when things like an untimely death or terminal illness shakes things up. Consider these:

- The program fits your budget, with **competitive rates**.
- It's **convenient**, with easy **payroll deduction**.
- It's portable, so you can **keep the insurance even if you leave our company**, or convert it to another plan.
- There are **no medical exams**.
- There are added features like an **accelerated death benefit, dependent child benefit** and even an **Insured Benefit Account** — a money-market account for insurance proceeds.
- *(Insert other selling points as needed)*

This program is so valuable that we want you to have all the information you need to make the right choices for your family's future. We've set up a meeting about this program, here at work and on our time: *(date, time, location)*. If you can't make this meeting, please call *(name)* at *(phone number)* to set up a make-up meeting. *(Company Name)* is very excited about this important and valuable benefit offering. I hope you will take full advantage of it.

Sincerely,


(CEO Name)

Sample Letter Employer to Employee Voluntary Dental

ABC Inc.

June 2, 2001

Dear Associate (Employee):

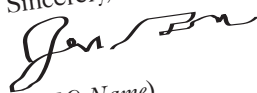
Have you been to the dentist lately — or taken your child? If so, then you know how much it can cost. If you haven't, then it's probably because it costs too much. But it doesn't have to. You can keep your family's teeth healthy, without worrying yourself sick about your budget — with a voluntary dental plan from Companion Life.

On *(date)*, you will have the chance to enroll in a new dental insurance program, right here at work. This program covers most **basic, commonly-used dental services** for you or your family — cleanings, x-rays, fillings and more.* And, with **affordable rates** and **easy payroll deduction**, paying your premiums won't be like pulling teeth.

We think this program is so good that we want you to get as much information as possible about it. We've set up a meeting, on company time, for you to learn more: *(date, time, place)*. If you can't make this meeting, please call *(name)* at *(phone number)* to set up a make-up meeting.

We're very excited about this new program and hope you will sink your teeth into it!

Sincerely,



(CEO Name)

**Insert this sentence if company is offering the Premier Plan:
It even covers more extensive and expensive dental services at 50% coverage.*

Sample Letter Employer to Employee Voluntary Disability Income

ABC Inc.

June 2, 2001

Dear Associate:

Each week*, you count on getting a full paycheck from this company. But what if that didn't happen? What if you suffered an illness or injury that kept you from working? How would you pay the mortgage, buy groceries or take care of your family? Easy. With a disability check from Companion Life.

On *(date)*, you'll have the chance to enroll in a voluntary disability plan from Companion Life. The benefits include a check which is paid directly to you. The plan covers maternity as it would an illness. Paying premiums is easy with payroll deduction. And you won't have to pay premiums at all while you're receiving a disability check.

We think this program is so good that we want you to get as much information as possible about it. We've set up a meeting, on company time, for you to learn more: *(date, time, place)*. If you can't make this meeting, please call *(name)* at *(phone number)* to set up a make-up meeting.

We're very excited about this new program and hope you will take full advantage of it!

Sincerely,



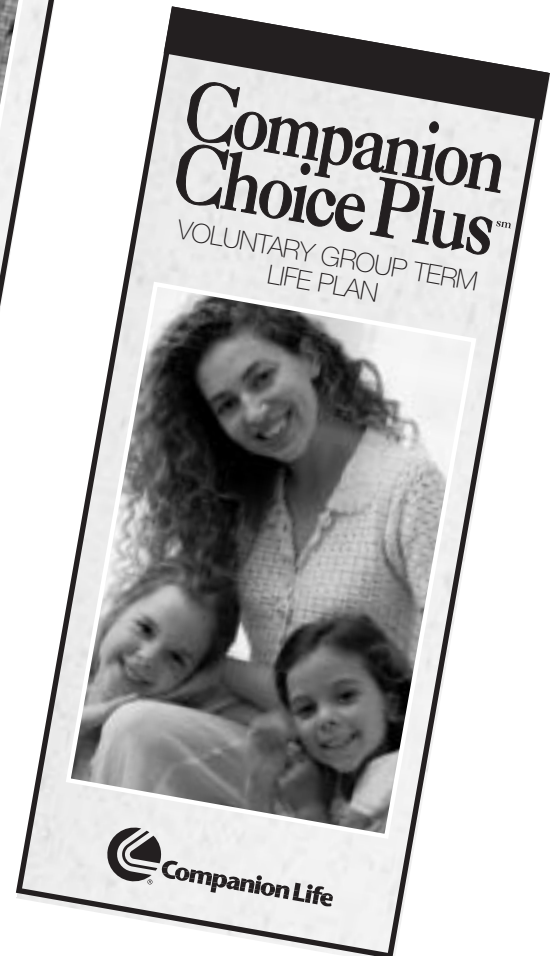
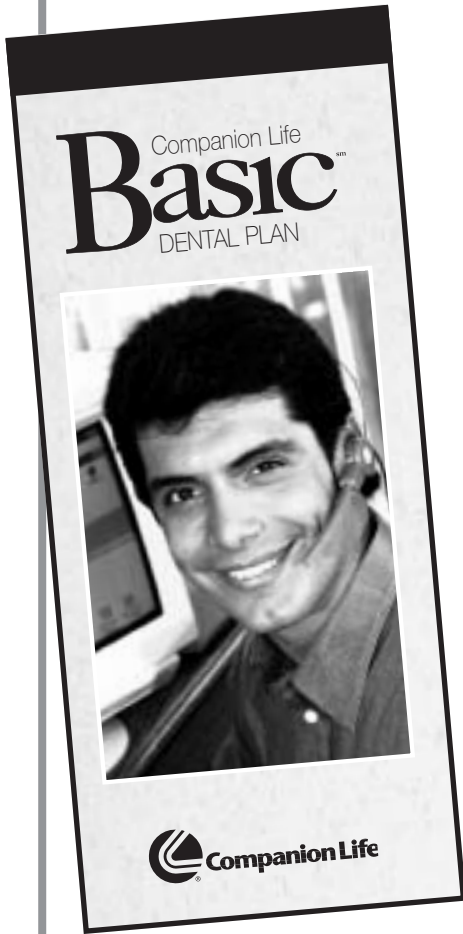
(CEO Name)

* *Insert appropriate pay period: Every other week, Twice a month, Each month, etc.*

Companion Life Voluntary PRODUCTS ENROLLMENT GUIDE

Employee Brochures

Voluntary Dental



Voluntary Group Term Life

Employee Brochures

Voluntary Disability Income



Cover Your Assets

If you become disabled, you won't have to lose everything you've worked so hard for. You now can get the benefits of a long term disability (LTD) plan from Companion Life with the convenience of payroll deduction. Take advantage of the opportunity your employer is offering you with Companion Life's Voluntary Disability Income Plan from Companion Life.

Companion Life's Voluntary Disability Income Plan Features:

- A monthly benefit that begins after 90 days of disability and pays for up to two years.
- A work incentive benefit that pays even if you return to part-time work.
- Vocational rehabilitation services and Social Security assistance.

Companion Life's Voluntary Disability Income Plan Features:

- A monthly benefit that begins after 180 days of disability and pays for up to two years.
- A work incentive benefit that pays even if you return to part-time work.
- Vocational rehabilitation services and Social Security assistance.

Companion Life's Voluntary Disability Income Plan Features:

- A monthly benefit that begins after 90 days of disability and pays for up to five years.
- A work incentive benefit that pays even if you return to part-time work.
- Vocational rehabilitation services and Social Security assistance.

Companion Life's Voluntary Disability Income Plan Features:

- A monthly benefit that begins after 180 days of disability and pays for up to five years.
- A work incentive benefit that pays even if you return to part-time work.
- Vocational rehabilitation services and Social Security assistance.
- Maternity care — covered as we would an illness.

COMPANION LIFE

Voluntary Disability Stuffers

