



BUILDING BLOCKS FOR BUSINESS

*Employee Voluntary Benefits, Remote Virtual Benefit Enrollment
& Building Benefit Program Value-Add Complimentary Services*

The Building Benefit Program

Building Blocks is a full-service enrollment firm that provides supplemental benefits, virtual enrollment options, Benefits Administration, Human Resource solutions, and Carrier Incentive programs. Delivered at NO COST to you with a supported enrollment.

Key Services Provided by Building Blocks for Business – Building Benefit Program	
Voluntary Benefits	HR Support Center
Employee Incentive Programs	One-on-one Agent-Assisted Enrollment
Premium Only Plan / Section 125	Carrier Incentive Programs (Availability may vary)
Total Compensation Statement	Dedicated Support Team for invoicing and claims
Human Resource Information System	Benefits Administration

Building Blocks Client Testimonials



"Can I just say, I really like working with Building Blocks as a support service. I appreciate not having to contact Colonial directly and having your teams support"

Isabel Mostafanejad
Health Benefits | Napa Valley College



"Building Blocks provides exceptional customer service. The initial process of setting up of account with Colonial and Building Blocks was very straight forward. Their online portal is user friendly both for the employer and the employee. Their enrollment process is very simple. The turnaround time for claims is very quick compared to our prior vendor. Our employees are pleased with their claim experience and customer service. We are glad to partner with them for our District employees' voluntary benefits. On the whole, our district's experience with Lorin Westlund and her team at Building Blocks has been very pleasant ."

Bharathi Lakshmanan
Fiscal Services | Mountain View Whisman School District



"I want to compliment you and your staff for the excellent effort put forth during a recent open enrollment....We received very positive feedback regarding the knowledge level, professionalism, and general helpfulness you and your staff providedSuch feedback gives me great comfort that the REEP JPA made a good decision in partnering with Colonial Life."

Dr. John Preston
JPA President | The Regional Employer/Employee Partnership for Benefits

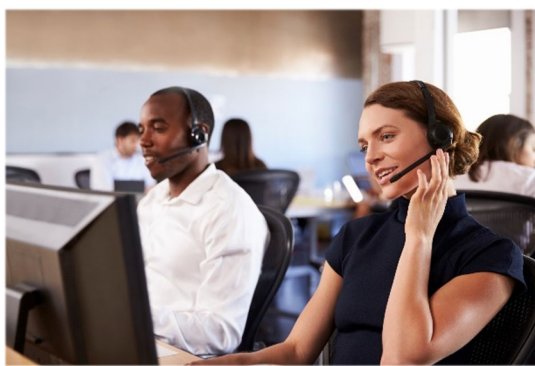


"The online agent-assisted virtual enrollment was SO MUCH easier than the previous years with on-site meetings. No reserving rooms or pulling resources from each site, I simply provided Building Blocks with the contact information and they did the rest. Scheduling the enrollment was very convenient for the staff."

Robin Yearby
Employee & Retiree Benefits | Castro Valley Unified School District

VIRTUAL ENROLLMENT SERVICES

Technology with a Human Touch!

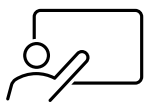


Why Partner with Building Blocks?

Building Blocks is a full-service enrollment firm that provides supplemental benefits and specializes in virtual enrollment options. As a leader in the virtual enrollment industry, we pride ourselves on our one-on-one remote enrollment method. Our services allow for a private and personal experience for employees as they decide on their benefit choices for them and their families.

Thousands of employees have provided feedback to their employers that virtual, agent assisted enrollment, in a no-contact environment, is their preferred method of enrolling in their employee benefits programs.

All Building Blocks Benefit Advisors are held to excellence with benefits communication and education!



Trained and managed by Building Blocks



Average experience is over 5 years enrolling Core and Voluntary benefits



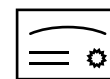
Trained on the benefit offering of every individual case enrolled



Experienced with state specific health plans



Core Certified and maintain continuing education to educate and enroll employees on core benefits (Medical, Dental & Vision, Life, Disability, Flex Spending and Voluntary Supplemental Benefits)



All advisors hold a State Life & Health Insurance license in the state they are enrolling



Agent-assisted enrollment & employee communications are available in English & Spanish



Custom Pre-Enrollment materials, digital booking links and scheduling enrollment services



Enrollments typically in a zoom/ shared meeting with computer screen share. Phone-only and on-site may be available

Meet the Team!

Our team strives to make each enrollment experience both personal and educational. We are very proud of our 99% employee satisfaction!



Megan Wilson
5 Years Experience

Megan was wonderful! She answered all my questions and walked me through the process. This is nicer than doing a group meeting after school. One person always monopolizes the meeting and we don't get our own questions answered.



Jennifer Moya
7 Years Experience

Jennifer was not only so informative and helpful, but it was also nice to speak with such a compassionate and patient individual. Thank you so very much.



Roger Kenchel
24 Years Experience

My benefit advisor Roger was great. He was very knowledgeable and helpful and did a fantastic job of explaining each benefit and answering my questions. This has proven to be the best way to enroll in benefits for me.



Lois Valdez
5 Years Experience

My experience was professional, informative and very well done. Lois answered my many questions and provided all the information I needed to make informed decisions. Thank you!



Dominick Sorrentino
5 Years Experience

Dominick was amazing! Very informative, professional, and incredibly knowledgeable. He made this easy and straightforward. This is usually something I dread but this enrollment went great and I feel good about my decisions. Thank you!

Underwriting Offer for Voluntary Supplemental Benefits

Requirements to qualify for this offer:

- ✦ Building Blocks for Business is extending these underwriting guidelines with the expectation that these products are offered to all actively working benefit eligible employees through payroll deduction at their employer.
- ✦ Minimum 4 products offered in the group.
- ✦ Colonial Life, partnered with Building Blocks for Business, will be the sole provider of the selected voluntary insurance benefits and the only carrier Supported by payroll deduction for these products to employees actively working.

Accident 1.0

- Guaranteed Issue (GI) for on/off-job base accident coverage with health screening benefit available for the employees and family with no participation requirement.

Individual Disability (ISTD 3000)

- Guaranteed Issue (GI) available in each account with no upfront participation requirement up to 60% of income up to \$4,000/month for a 12-month benefit period or less. Off-job coverage available.
- In accounts with 50+ eligible employees or greater, replacement of in-force short term disability coverage from another carrier must be reviewed by Risk Management prior to the commitment of credit for time insured (CFTI).

Individual Medical Bridge 7000

- Post Enrollment Guaranteed Issue (PEGI) available up to Level 3 \$1,500.

Critical Illness 1.0

- Post Enrollment Guaranteed Issue (PEGI) available up to \$20,000 for employee and \$10,000 for spouse under the employee base plan only.

Term Life 5000

- Minimum account size is 50+ eligible employees.
- Available only at the initial Term Life enrollment and to new hires at subsequent enrollments.
- Employee (PEGI) amounts up to:
 - For accounts with 50-499 lives: Issue Ages 16-50: \$10,000-\$75,000, Issue Ages 51-60: \$10,000-\$50,000, Issue Ages 61-75: \$10,000-\$25,000
 - For accounts with 500+ lives: Issue Ages 16-50: \$10,000-\$125,000, Issue Ages 51-60: \$10,000-\$75,000, Issue Ages 61-75: \$10,000-\$30,000

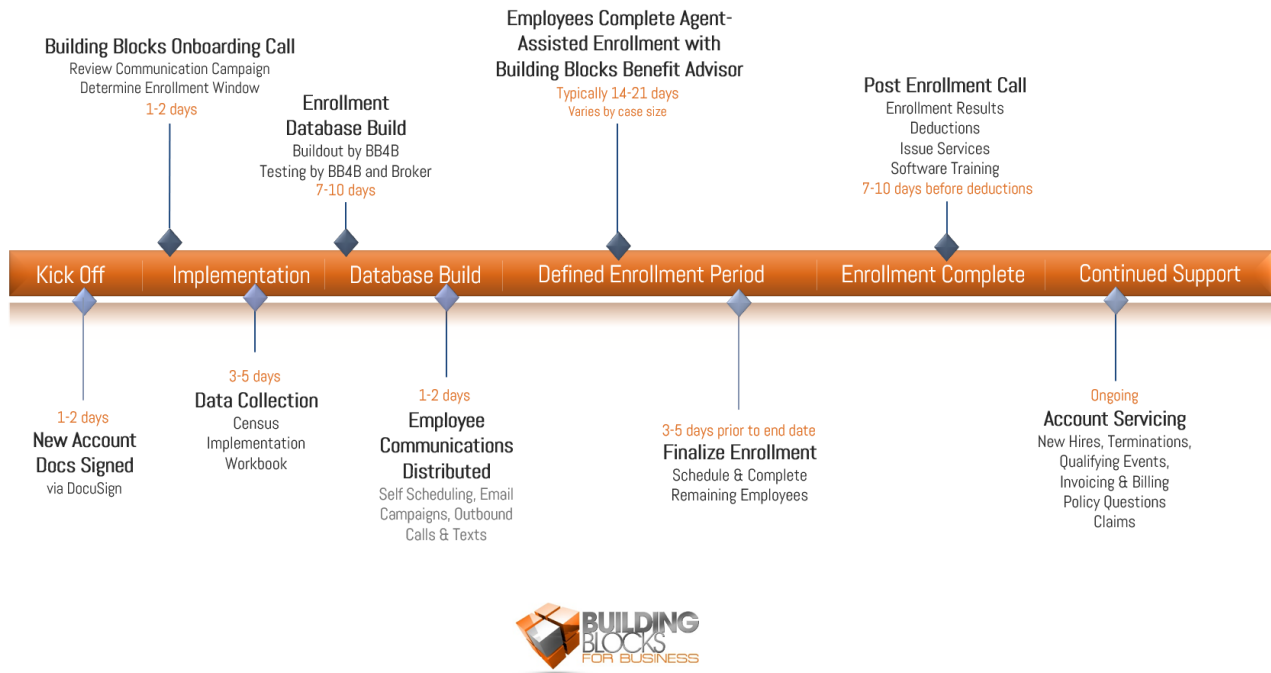
Whole Life 5000

- Guaranteed Issue (GI) available to all employees in each account up to:
 - Available in accounts with between 3 and 49 employees: Ages 18-50: \$5,000-\$25,000, Ages 51-60: \$5,000-\$15,000, Ages 61-79: \$5,000-\$8,000
 - Available in accounts with 50 or more employees: Ages 18-50: \$5,000-\$49,999, Ages 51-60: \$5,000-\$29,999, Ages 61-79: \$5,000-\$14,999
- Dependent child term rider available as Guaranteed Issue (GI) up to \$20,000 maximum.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. This information is only intended for proposal use with employers. Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210. Accounts are eligible for Post Enrollment Guaranteed Issue (PEGI) for all employees with no upfront participation required during the initial enrollment. Pre-existing conditions provision may apply to all applicants. Varies by product.

Process Implementation Timeline

ENROLLMENT TIMELINE



Process to Review the Building Benefit Program

Book a Personalized Webinar Conducted by:

Christina Polk | Managing Partner

Choose one of the following options:

Follow this link to schedule an online webinar meeting:

<https://bb4bdemo.youcanbook.me/>

Email to schedule a meeting: cpolk@bbforb.com