

**DORR TOWNSHIP LIBRARY
BOARD OF TRUSTEES
MEETING
Dorr Township Library
Time: August 18, 2025 @ 6:30 pm**

Call to Order:

Roll Call:

Changes to the Agenda:

Public Comment & Correspondence:

Approval of the Agenda:

Approval of the Minutes: July 21, 2025

Treasurer's Report: July. Credit Card - \$7,214.71 for July.

Director's Report:

Committee Reports:

Special Presentation:

Carol Dawe from Lakeland Library Coop on the Role of the Board

NEW BUSINESS:

1. Discussion and approval of wage increase for Emily Fulling pending completion of first 90 days
2. Discussion and approval of Freedom to Read/Freedom to View Policies
3. Discussion and approval of Gifts, Donations, and Memorials Policy
4. Review and approval of Social Media Policies
5. Discussion and approval of Voluntary Insurance Benefits for Staff

OLD BUSINESS:

- 1.

Township Board Meeting: August 28, 2025 7 pm.

Adjournment:

Next regular meeting: September 15, 2025 at 6:30 pm

**DORR TOWNSHIP LIBRARY
BOARD OF TRUSTEES
MEETING
Dorr Township Library
Time: July 21, 2025 @ 6:30 PM**

MINUTES

Meeting was called to order at 6:30 PM

Pledge of Allegiance: was said.

Roll Call: Present- Jeffrey Babbitt, Brittany Hunter, Bruce Bendull, Michael Rydman, Gordon Lieffers, Andrea Strong.
Absent with notice - Carrie Brooks.

Changes to the Agenda: None.

Public Comment & Correspondence: No correspondence. No public present for comment.

Changes to the Agenda: Hunter motioned to approve the agenda. Bendull seconded. All yes, motion carried.

Approval of the Minutes: Lieffers motioned to approve the minutes from June 16, 2025. Strong seconded. All yes, motion carried.

Treasurer's Report: Was received. Strong reported Strong made the motion to pay the credit card bill for June in the amount of \$4223.74. Bendull seconded. All yes, motion carried.

Director's Report: Was heard. Strong attendance at programs for June and early July, with some upcoming programs being on a waitlist. Strong circulation stats for June. 684 active patrons in June represented a high point in over 5 years. Township maintenance is assisting with some necessary building maintenance items.

Committee Reports: None.

NEW BUSINESS:

1. **Discussion and Approval of TechConnect solution to Deep Freeze Issues.** Hunter motioned to proceed with option 2B (use an existing owned library machine to run the required Deep Freeze administrative software in a secure way). Strong seconded. The motion carried by a vote of 4 in favor, 1 opposed. Hunter motioned to move up to \$10,000 of excess funds from last year's budget into this year's technology fund to accomplish this work. Strong seconded. All yes, motion carried.
2. **Discussion and Approval of revisions to Patron Behavior Policy.** Strong made a motion to approve the changes to the patron behavior policy as proposed. Bendull seconded. All yes, motion carried.
3. **Discussion and Approval of revisions to Personnel Manual.** Hunter made a motion to approve the changes to the personnel manual as submitted. Strong seconded. All yes, motion carried.

OLD BUSINESS:

1. **Discussion and Approval for Copying/Printing/Scanning/Faxing Policies.** Director presented research on benefits and drawbacks of instituting a free print/copy policy. Bendull made the motion to accept the updates to the Copying/Printing/Scanning/Faxing policies for a one year trial basis, with the modification that the free printing/copying benefit be offered to Dorr Township residents only. Hunter seconded. All yes, motion carried.

Township Board Meeting: July 24, 2025 7 pm. Babbitt will attend.

Adjournment: Lieffers motioned to adjourn at 7:52 PM. Rydman seconded. All yes, motion carried.

Next Regular Meeting: August 18, 2025 at 6:30 pm

Submitted by Brittany Hunter, Secretary.

Director's Report, August 18, 2025

Library Operation Updates

Program attendance has been steady. The most popular programs in the last month have been Clay Magnets (18 participants) on 8/7 and Science Night (17) on 7/24. A record-breaking Summer Reading season finished with a 47.1% increase in readers registered (384) and a 51.3% increase in finishers (171).

Free printing was instituted on August 1. According to staff, home-library patrons seem happy about it, but staff is not. Checking to see whether a patron is a cardholder to verify township residency slows down the process for staff, causes patrons to be concerned initially and to be afraid their printing privileges are being taken away, and annoys patrons who have to be asked multiple times if staff doesn't remember or is unfamiliar with them.

After a last-minute entry, we won a \$500 Mini Literacy Grant from the Allegan County Great Start Collaborative that we have used to put together copies of the books used by each Plates 'n' Pages presenter for participating families to take home.

Statistics

Circulation is down a bit compared to July 2024 (see table below). Ancestry use has been consistently low this summer, relative to last year. New Patrons (24) and Active Patrons (682) are steady and our Patron Count is at 2,592, making library card saturation in the community 32.7%. July was a fairly busy month with 1,390 visits. We peaked at 93 patrons visiting on July 7.

Budget and Financial Items

The Budget is up to date. Assistant Director Brower is still working on the financial reports.

Staff and Building Items

DeGraaf Interiors completed the work replacing the flooring in the lobby in less time than estimated. Staff and volunteers did a great job clearing everything from the lobby beforehand and putting it back afterward.

The end of Emily Fulling's 90-day probationary period is approaching (September 11), and the Circulation Manager Chamberlain reports that she is doing a good job. Her post-probation wage increase is on today's Agenda.

Meetings, Workshops, etc.

On July 23, I participated in an online workshop on Motivating Employees from the Midwest Collaborative for Library Services Supervisor Series.

I attended the Dorr Township Board meeting on July 24 and gave my report. Trustee Tuinstra stated publicly that he likes the way I do the report and asked for a copy to be sent to him.

The Michigan Public Library Directors held their meeting on August 8, but I was unable to attend. However, I heard from Carol Dawe that it is recommended libraries provide email addresses for Board members to avoid situations in which FOIA requests can access their personal email. Assistant Director Brower and I have discussed this, and we can add six more emails through Zoho, our current provider, for an extra \$216 per year.

Lakeland Library Coop's Board and Advisory Council met on August 14, and I attended. Lakeland staff indicated that they are seeking information on other Library Information Systems and considering changing the shared LIS from Sierra to something else. Lakeland's budget for their FYE 2026, which starts in October, was passed to go to the Board. It includes a 6% increase in coop fees from member libraries, which means total fees for us will be about \$700 more than we have budgeted. I have taken note of this and will change the way I estimate coop fees for the next Library budget.

On Friday morning, August 15, I met with Dillon Foulk of Colonial Life Insurance. They are working with our insurance agent, Decker, to offer benefits to Decker's clients. A discussion of those benefits is on the Agenda today.

Volunteers

No volunteers currently.

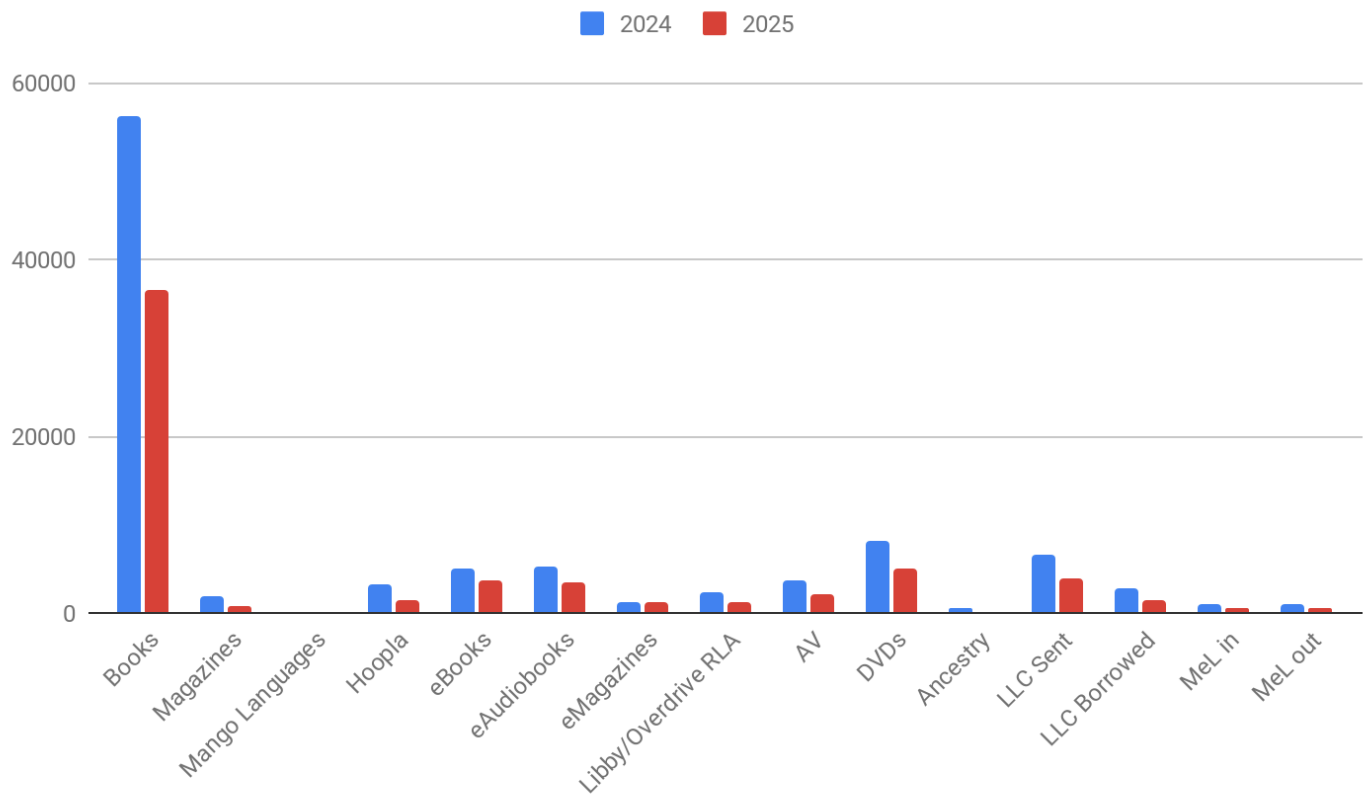
Library Closings

The Library was closed on August 11 for staff inservice and on August 12 and 13 for the lobby renovations.

Completed August 15, 2025, at 12:44 PM.

	2024											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Books	3659	3928	4824	4747	4394	5005	6038	5532	5094	4973	4066	3944
Magazines	172	154	177	261	122	165	194	177	202	131	123	71
Mango Languages	12	3	0	0	7	22	28	33	26	23	23	34
Hoopla	252	229	281	267	255	276	269	303	314	293	307	261
eBooks	347	415	338	331	407	376	348	464	418	341	452	717
eAudiobooks	399	412	433	437	467	459	450	454	455	426	413	414
eMagazines	132	134	135	48	69	58	80	47	62	93	88	202
Libby/Overdrive RLA Loans	217	207	211	175	147	194	184	204	162	190	191	159
AV	348	277	330	285	292	347	366	321	282	259	251	243
DVDs	629	566	682	761	719	641	941	899	710	565	544	598
Ancestry	0	39	0	59	71	118	182	0	24	0	84	22
LLC Sent	430	478	492	453	408	509	659	748	666	743	522	475
LLC Borrowed	267	223	267	237	208	225	191	279	293	269	228	206
MeL in	75	94	76	77	80	75	71	82	90	81	67	81
MeL out	87	91	80	84	88	79	66	85	89	81	64	75

	2025											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Books	4224	4137	4910	7262	4574	5714	5618					
Magazines	56	76	100	156	106	138	60					
Mango Languages	35	45	39	13	4	9	12					
Hoopla	266	235	242	185	226	189	203					
eBooks	577	712	569	450	436	492	532					
eAudiobooks	512	454	474	497	497	467	518					
eMagazines	187	141	179	155	217	170	193					
Libby/Overdrive RLA Loans	196	165	229	198	239	269	250					
AV	288	256	348	269	258	346	248					
DVDs	708	631	655	736	606	693	887					
Ancestry	5	13	0	107	0	19	28					
LLC Sent	715	645	598	676	617	706	688					
LLC Borrowed	236	281	265	251	147	167	207					
MeL in	97	97	99	61	82	99	90					
MeL out	103	98	93	68	81	102	92					



FYE 2026 (start 2/21/2025)														
Position	Starting Wage	Ann Salary	With BA/BS	Ann Salary	With MLIS	Hours per Week	Ann Salary	Annual Raise	Max with HS	Ann Salary	Max with BA/BS	Ann Salary	Max with MLIS	Ann Salary
Director		--	\$19.73	\$30,778.80	\$20.73	30	\$32,338.80	3.00%	--	--	\$22.87	\$35,677.20	\$25.28	\$39,436.80
Assistant Director	\$15.79	\$8,208.20	\$16.24	\$8,444.80	\$16.69	10	\$8,678.80	3.00%	\$20.22	\$10,514.40	\$20.67	\$10,748.40	\$21.12	\$10,982.40
Cataloger	\$15.45	\$9,640.80	\$15.80	\$9,859.20	\$16.15	12	\$10,077.60	3.00%	\$17.67	\$11,026.08	\$18.02	\$11,244.48	\$18.37	\$11,462.88
Circulation/Collection Manager	\$15.45	\$28,922.40	\$15.80	\$29,577.60	\$16.15	36	\$30,232.80	3.00%	\$17.67	\$33,078.24	\$18.02	\$33,733.44	\$18.37	\$34,388.64
Programming/Marketing Librarian		--	\$15.80	\$14,788.80	\$16.15	18	\$15,116.40	3.00%		--	\$18.02	\$16,866.72	\$18.37	\$17,194.32
Children's Librarian	\$15.45	\$14,461.20	\$15.80	\$14,788.80	\$16.15	18	\$15,116.40	3.00%	\$17.67	\$16,539.12	\$18.02	\$16,866.72	\$18.37	\$17,194.32
Library Assistant	\$13.35	\$10,413.00	\$13.60	\$10,608.00	\$13.85	15	\$10,803.00	3.00%	\$15.25	\$11,895.00	\$15.50	\$12,090.00	\$15.75	\$12,285.00

Freedom to Read Statement

1. Whereas a democracy depends upon the public's right to access information, including a diversity of facts, interpretations of fact, and opinions, on a wide diversity of subjects;
2. Whereas it is in the public interest for librarians to make available the widest diversity of views and expressions, including those which are unorthodox or unpopular with the majority;
3. Whereas librarians do not need to endorse every idea or presentation contained in the books they make available;
4. Whereas it is contrary to the public interest for librarians to determine the acceptability of a book on the basis of the personal history or political affiliations of the author;
5. Whereas labeling books in terms of the ideas contained within them unacceptably prejudices readers and requires amounts of labor that would be costly to taxpayers;
6. Whereas institutions such as public libraries cannot act *in loco parentis* to the children of the community, but rather parents have the right and the responsibility to directly participate in the selection of materials for their children;
7. Whereas it is the responsibility of librarians as guardians of the people's freedom to read, to contest encroachments upon that freedom by individuals or groups seeking to impose their own standards or tastes upon the community at large;
8. Whereas it is the responsibility of librarians to give full meaning to the freedom to read by providing books that enrich the quality and diversity of thought and expression,
9. Dorr Township Library affirms the people's right to read and dedicates itself to connecting patrons to reading experiences that inform, entertain, and bring meaning to members of the public.

"Books" as used in this statement include all kinds of materials acquired for library use. Adapted from the "Freedom to Read" Statement issued May 1953 by the American Library Association and the Association of American Publishers. Adopted by the ALA Council June 25, 1953; revised January 28, 1972; January 16, 1991; July 12, 2000; June 30, 2004.

Freedom to View Statement

The freedom to view, to hear, and to read, are protected by the First Amendment to the Constitution of the United States. Dorr Township Library therefore affirms these principles:

1. Film, video, and other audiovisual materials are a means for the communication of ideas. Liberty of circulation is essential to insure the constitutional guarantee of freedom of expression.
2. Protecting the confidentiality of all individuals and institutions using film, video, and other audiovisual materials is essential to protecting First Amendment rights.
3. The Library has a duty to provide film, video, and other audiovisual materials which represent a diversity of views and expression. Selection of a work does not constitute or imply agreement with or approval of the content.
4. No film, video, or other audiovisual materials should be rejected, removed, or labeled on the basis of the moral, religious, or political beliefs of the producer or filmmaker or on the basis of controversial content.

Adapted from the "Freedom to View" Statement drafted by the American Film and Video Association, adopted by the AFVA Board of Directors in February 1979, updated and approved by the AFVA Board of Directors in 1989, and endorsed January 10, 1990, by the ALA Council.

Library Bill of Rights

Dorr Township Library upholds the American Library Association's affirmation that all libraries are forums for information and ideas, and reaffirms the following basic policies as guidelines to our services.

1. Books and other library resources should be provided for the interest, information, and enlightenment of all people of the community the Library serves. Materials should not be excluded because of the origin, background, or views of those contributing to their creation.
2. Libraries should provide materials and information presenting all points of view on current and historical issues. Materials should not be proscribed or removed because of partisan or doctrinal disapproval.
3. Libraries should challenge censorship in the fulfillment of their responsibility to provide information and enlightenment.
4. Libraries should cooperate with all persons and groups concerned with resisting abridgment of free expression and free access to ideas.
5. A person's right to use a library should not be denied or abridged because of origin, age, background, or views.
6. The Library, including the Community Room, is available to the public on an equitable basis, regardless of the beliefs or affiliations of individuals or groups requesting their use.

Adapted from the ALA Library Bill of Rights, adopted June 19, 1939, by the ALA Council; amended October 14, 1944; June 18, 1948; February 2, 1961; June 27, 1967; January 23, 1980; inclusion of "age" reaffirmed January 23, 1996.

GIFTS, DONATIONS, AND MEMORIALS POLICY

1. Donations are welcome to both Dorr Township Library and Friends of Dorr Township Library. We accept monetary gifts as well as gifts of materials that reflect the Library's Strategic Plan.

2. General Provisions.

- a. All gifts received by the Library should be compatible with the Library's long-range plans and mission.
- b. Gifts will be accepted as indicated in this Policy and the Materials Selection Policy, provided the gift does not unnecessarily obligate the Library's funds (gifts that require maintenance or other expenditures).
- c. The Library reserves the right to decline any gift .
- d. All gifts become the property of the Library.
- e. The Library has the right to retain or sell any gift, unless there are donor restrictions and the Library Board has agreed to such restrictions.
- f. The Library will not appraise any gifts for income tax purpose; the donor is responsible for all appraisals. The Library will give the donor a Materials Donation Receipt listing the number of items to which the donor may assign his/her value.

3. Donations of Books and other Library Collection Materials.

- a. Gift materials to be added to the Dorr Township Library collection must meet the Library's needs and the general standards of selection, and be based on the Dorr Township Library Materials Selection Policy. The Library maintains full discretion to determine whether any donated item is added to the collection. Any large donations of materials which would comprise a unique or coherent collection would be subject to approval by the Dorr Township Library Board.
- b. The Library will not accept materials that show signs of damage, are moldy, are infested or in other ways unsuitable for distribution to the public if they are entered into our catalog or book sale. The Library will not accept donations of magazines, textbooks, dictionaries, or encyclopedias.
- c. Gift materials not accepted into the Library collection may be disposed of at the staff's discretion. Gift materials accepted into the collection may be disposed of without notification to the donor.

4. Monetary Donations.

- a. The Library will accept direct donations made in person at the Library with cash, check, or card, or via US mail. Library administration makes the final decision on acceptance, use or disposition of all materials, donations, or gifts, including planned gifts and endowments, and the Library retains unconditional ownership

of the gifts. Under no circumstances shall a check be made payable to an individual who represents the Library in any capacity.

- b. Donations to the Dorr Township Library Designated Endowment Fund through the Allegan County Community Foundation (ACCF) may be made online here: https://allegan.fcsuite.com/erp/donate/create/fund?funit_id=1463 or by arrangement with ACCF staff.
- c. Planned giving may also be available through your Estate Planner.
- d. Gifts with donor-designated restrictions (such as designating a monetary donation to build a specific part of the collection, funding a specific category of programming, or supporting a specific service) must be approved by the Library. Any such proposal should be communicated to the Library Director, who will make a final determination as to whether the designation and the gift fit with the Library's mission and values.
- e. The Library Director may require Board approval for any restrictions, especially large restrictions. Restricted funds will be accounted for separately to ensure the restrictions are being met.

5. Equipment & Furniture.

Computers, typewriters, calculators, desk lamps, desks, chairs, and any other such equipment are not generally accepted and should not be left at the Library. Exceptions for appropriate items may be made at the discretion of the Library Director.

6. Property, Real Estate, & Objects of Art.

Objects of art include such items as paintings, statuary, or decorative furnishings.

- a. Offers of donations of such items will be considered by the Library Board and voted on by the full Library Board.
- b. The Library may also accept donations of certain personal property items on a case-by-case basis.

7. Donor Recognition.

- a. The Library will provide written acknowledgment to the donor which clearly describes the nature of the gift and when it was received.
- b. The identities of Library donors are confidential under Section 3(2) of the Michigan Library Privacy Act, 1982 PA 455 ("LPA"). If the donor wishes to have a public recognition of their gift, the Library will provide a release form for the donor to sign and grant explicit permission.

DONOR ACKNOWLEDGEMENT WAIVER


The Library appreciates its donors. As a result, the Library may desire to acknowledge a donation, for example by publishing names of donors and/or adding a bookplate to the donated books accepted into the collection. However, we also respect the privacy of our patrons. As a result, if you agree to allow us to publish your name in connection with the donation, we ask that you sign the waiver below.

I, _____ provide my written consent to the Dorr Township Library and its agents and employees to allow the Library to publish my name in connection with the above donation as permitted by Section 3(2) of the Michigan Library Privacy Act, 1982 PA 455 ("LPA"). With such consent, I specifically waive any and all claims or actions against the Library and its employees and agents, including any claims under the LPA, related to the release of my name in connection with the above donation.

Signature

Date

1804 Sunset Dr | Dorr, MI 49323

 616-681-9678

 info@dorrlibrary.org

 www.dorrlibrary.michlibrary.org

DONOR ACKNOWLEDGEMENT WAIVER


The Library appreciates its donors. As a result, the Library may desire to acknowledge a donation, for example by publishing names of donors and/or adding a bookplate to the donated books accepted into the collection. However, we also respect the privacy of our patrons. As a result, if you agree to allow us to publish your name in connection with the donation, we ask that you sign the waiver below.

I, _____ provide my written consent to the Dorr Township Library and its agents and employees to allow the Library to publish my name in connection with the above donation as permitted by Section 3(2) of the Michigan Library Privacy Act, 1982 PA 455 ("LPA"). With such consent, I specifically waive any and all claims or actions against the Library and its employees and agents, including any claims under the LPA, related to the release of my name in connection with the above donation.

Signature

Date

1804 Sunset Dr | Dorr, MI 49323

 616-681-9678

 info@dorrlibrary.org

 www.dorrlibrary.michlibrary.org

DORR TOWNSHIP LIBRARY
PATRON SOCIAL MEDIA POLICY

I. Purpose.

The purpose of the Social Media Policy is to ensure effective promotion and discussion of the Dorr Township Library (“Library”) services, resources, and events, and to ensure a reputation for outstanding community engagement and customer service on social media. The purpose of the social media accounts is to discuss library programs, events and materials. Every effort will be made for content on social media web properties operated by Dorr Township Library to be placed on features that are accessible. For people with disabilities, web content and documents in other formats will be available on request.

II. Definition of Social Media.

Social media is defined as electronic communication through which users create online communities to share information, ideas, personal messages, and other content. Social media would include any webpage or app through which the Library has an account and interacts with other users.

III. Responsibility for and Authority over Social Media Accounts.

Ultimate responsibility for the use and content of all official Library social media accounts, whether authored by the Director or by Staff members to whom the Director has delegated social media tasks, rests with the Director. The Library Board has the authority to determine whether a particular social media account is used by the Library. This Policy only applies to official Library social media accounts. The social media accounts of individual employees or Board members are not subject to this Policy.

IV. Media Release.

Programs, events, and classes are regularly photographed or videorecorded for library promotional purposes. Most frequently, this involves use of the images in social media posts. By participating in these events, you are giving consent that the Library can use/publish group photos for publication and/or distribution. If you would not like yourself and/or your minor children to be included in group pictures, you must inform the staff, who will ensure that no recognizable images of you are published or distributed. You are responsible for informing the staff of your desire to not be recorded at each event, as there is no other reasonable way for staff to guarantee your exclusion.

V. Usage Rules.

The Library operates and maintains social media sites as a public service to provide information regarding Library services, programs, materials, events, and activities. Although the Library welcomes the comments, posts, and messages of other social media users that relate to the Library and recognizes and respects differences in opinion, the social media sites are limited

public forums and are subject to review by Library staff members. The Library reserves the right to (but is not required to) remove any comment, post, or message that it deems in violation of this Policy. The Rules are as follows:

1. Privacy: Users should have no expectation of privacy when commenting on Library posts or tagging the Library. Comments and posts may be read by anyone once posted, regardless of one's friends, followers, or subscribers list. The Library advises users against posting their personal information or contact information on social media sites. Comments and posts may also be subject to disclosure under the Freedom of Information Act.
2. Library's Rights: The Library reserves the right to reproduce comments and posts tagging the Library in other public venues (ex: testimonials). Reproductions of this nature may be edited for space or content, but the original intent of the comment or post will be maintained.
3. No Endorsement: The Library is not responsible for the content of posts made by third parties, including patrons, reviewers, advertisers, and others who may post comments. Public posts by third parties do not reflect the positions of the Library, its employees, or any individual Board member.
4. Unauthorized Content: To ensure a healthy, safe space to discuss Library services, resources, and events, content containing any of the following may be removed immediately from any Library social media forum:
 - Obscene, illegal, sexually harassing, threatening or abusive speech or nudity in profile pictures.
 - Any post that affects the safety and security of the Library, its property, patrons and staff or creates a hostile work environment.
 - Private or personal information, including phone numbers and addresses, or requests for personal information.
 - Any statement by a user under a false name or any falsification of identity.
 - Comments, links, or information unrelated to the purpose of the limited public forum.
 - Spam or other commercial messages.
 - Any postings that would violate the Michigan Campaign Finance Act, the Library Privacy Act or other Michigan or federal laws.
 - Solicitation of funds.

- Any comment, post or other content that violates any person's intellectual property rights, including but not limited to violations of the Copyright Act.
 - Any information deemed harmful to minors in violation of the Michigan Library Privacy Act.
 - Any post that violates any Library policy.
 - Any images, links, or other content that falls into the above categories.
 - Any post that requires immediate action because the Library does not monitor its social media 24 hours a day.
 - Any document, information, or image that would be considered a Library record that is posted without permission of the patron or person identified in that record. For example, no picture of a Library program taken by someone other than Library staff shall be posted without permission of every person in that picture. (Pictures taken by Library staff are subject to section IV of this policy.)
5. Third Party Usage Rules: In addition, users are expected to abide by the terms and conditions set by third party social media platforms as well as follow appropriate federal and state law.

VI. Violations and Appeals.

The Library reserves the right to ban or block users who have posted in violation of this Policy or to delete posts or comments. To the extent the Library has sufficient contact information, and the Library will message users who have been blocked or whose content is deleted to explain the issue and notify the person of the action. Any person who has been blocked or whose post or comment has been deleted has the right to appeal that decision to the Library Board. The appeal should be sent to the Library Director within 10 business days of the (1) decision to block or ban or (2) deletion of the post or comment, whichever is applicable. The Library Board shall decide the appeal.

VII. General Complaints.

The Library asks that individual user complaints be sent directly to a manager or the Director so that they can be addressed efficiently. Social media is not the mechanism used by the Library to document or address Library user problems and concerns, or influence Library policy, procedures, or programs.

Voluntary Benefits Portfolio

Protection for when the unexpected happens



Colonial Life provides benefits that your employees want for those unexpected moments in life, whether that's an accident, illness or injury.



DISABILITY

Provides financial protection to cover income loss from a covered disability.

Individual and Group Short Term Disability: Replaces a portion of your employees' income if they have an accident or illness and can't work. Optional features include protection for psychiatric and psychological conditions and waiver of elimination period for hospitalization. Also, now offering a solution to complement and supplement Paid Family Medical Leave (available in select states).



LIFE

Can provide financial protection for an employee's family in the event of a covered death.

Individual Term Life: Term life is ideal for high demand working years. Flexible benefit design offers four term options (10-, 15-, 20- and 30-year), family coverage and a set death benefit payment. It can be renewed or converted to a whole life policy.

Group Term Life: Flexible benefit designs with both employer and employee-paid options. Allows employees to purchase additional coverage at group rates. It's portable and convertible to a whole life policy under certain conditions.

Individual Whole Life: Provides protection for a lifetime. Features guaranteed level premiums and increasing cash values over time. Your employee may purchase the option to increase coverage on the second, fifth and eighth policy anniversary without answering health questions.

BENEFITS AT A GLANCE



Accident Insurance



Cancer Insurance



Critical Illness Insurance



Dental Insurance



Disability Insurance



Hospital Confinement Insurance



Life Insurance

DENTAL

Provides coverage for a wide range of dental services, from routine cleanings to root canals. There are no waiting periods for preventive or basic services, such as fillings and simple extractions. Offers additional savings through a large national network of providers. Options available for orthodontia, vision and an annual maximum rollover benefit.

ACCIDENT

From a fall to a car accident, this coverage offers a range of benefits to help cover medical or non-medical related expenses due to a covered accident.

Individual and Group Accident: Provides benefits to help cover initial care, such as ER visits or X-rays, as well as more serious needs, such as fractures and dislocations. Includes follow-up care, like doctor's visits, and physical therapy to assist with recovery. Optional features include active lifestyle benefits and wellness.

SPECIAL RISK

Provides lump-sum benefits for a diagnosis of a covered critical illness or cancer, as well as ongoing benefits for treatment.

Individual and Group Cancer: Provides benefits for a cancer diagnosis and treatment. Option to add cancer screening benefit.

Individual and Group Critical Illness: Provides lump-sum benefits for a covered critical illness, such as a heart attack or stroke. Optional features include cancer treatment, cancer reoccurrence and a subsequent diagnosis benefit. Group critical illness also has heart benefits, infectious diseases, and progressive diseases riders available.

HOSPITAL CONFINEMENT

Medical Bridge, also called hospital confinement, provides benefits to help cover the cost of a hospital stay and other medical procedures, regardless of what health insurance pays.

Individual and Group Medical Bridge: Provides benefits for a range of procedures and medical events, such as hospitalization, surgeries, diagnostic procedures, ICU and wellness screenings.

What is the difference between Individual and Group benefits?



INDIVIDUAL BENEFITS:

- Individually-owned
- Rate stability
- Employee can continue coverage if they leave the company
- Coverage is guaranteed renewable
- Options available with low or no minimum participation requirements



GROUP BENEFITS:

- Employer-owned with multiple underwriting options
- Rate flexibility
- Portability options available in most states

Common features across multiple products¹

- Coverage is available for spouses and eligible dependent children
- Guaranteed issue options means no medical underwriting to qualify for coverage²
- Benefits are payable directly to the insured³
- Employees may receive benefits in addition to other insurance benefits
- Premiums can be deducted from payroll for easy administration
- HSA compliant options



Learn more about what we have to offer at ColonialLife.com

Colonial Life

ColonialLife.com

ACCIDENT, CANCER, CRITICAL ILLNESS, AND HOSPITAL CONFINEMENT INSURANCE ARE LIMITED BENEFIT POLICIES. THIS INSURANCE PROVIDES LIMITED BENEFITS. A Dental and Vision Network Access Plan is available.

1. Eligibility may vary.
2. Benefits may be subject to a pre-existing condition provision.
3. Dental benefits are usually paid to the provider. The insured may be paid benefits.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. For cost and complete details of coverage, call or write your Colonial Life benefits representative or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

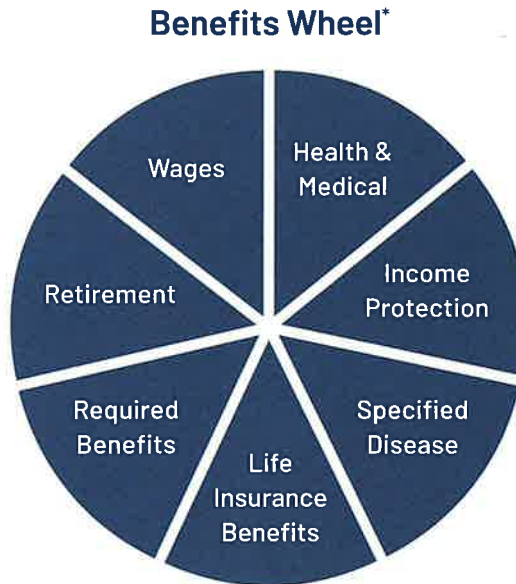
©2024 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.

FOR EMPLOYER AND BROKERS 5-24 | 53904-43

Better benefits, better engagement, better bottom line

Employees rely on you for more than just a paycheck. They want the peace of mind that an injury or illness won't jeopardize their financial security. That's where voluntary benefits come in.

- **Wages**
- **Medical insurance**
- **Supplemental health benefits**
 - Accident insurance
 - Dental insurance
 - Vision insurance
 - Hospital confinement indemnity insurance
- **Income protection**
 - Disability insurance
- **Life insurance benefits**
 - Whole Life
 - Term Life
- **Specified disease**
 - Cancer insurance
 - Critical illness insurance



* For illustrative purposes only.

Voluntary benefits at a glance

Voluntary benefits can help pay for out-of-pocket expenses that major medical and other insurance may not cover. Paid directly to the employee, voluntary benefits can be customized to fit the specific needs of your business and your employees. Employees may use them for:

- Deductibles or coinsurance
- Household bills
- Replacement of wages or savings



OVER
80%

of employees said benefits through their employer contribute to their feelings of financial security.

Source: Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Survey, 2022.

High impact solutions

- **Cost management**
Manage the rising costs of benefits with voluntary benefits and tax savings
- **Benefits administration**
Save time with modern benefits enrollment, administration and HR technology
- **Benefits education**
Communicate and educate employees about their benefits, which may help increase engagement and retention
- **Financial protection**
Offer a comprehensive benefits package that helps retain and attracts skilled employees



Many policies include a wellness benefit that helps pay for certain wellness screenings, such as mammograms, colonoscopies, cholesterol tests and more.

48%

of adults or a family member with health insurance have postponed medical care because of costs

Source: KFF, Health Care Debt Survey, 2022.



2/3 of employees who said they're satisfied with their benefits were more likely to stay with their employer

Source: Colonial Life, Employee Survey, company sponsored, 2021. 1,462 U.S. full-time employees responded to the survey in August 2021.



Attract talent, increase loyalty, boost productivity

Employee retention and recruitment

Benefits are a major reason why employees stay at their current jobs and a key reason why they choose to accept a new one.

Greater cost control

Voluntary benefits help cushion the financial impact of out-of-pocket expenses from high-cost health plans.

Increase your profit and bottom line

Employees can pay for many voluntary benefits with their pre-tax income. This lowers both the income tax they pay and the FICA taxes you pay.

Estimated additional tax savings[†]

Employee's monthly premiums (deducted from payroll), pre-tax	\$500
Months	x 12
Employee's payroll deductions per year	\$6,000
Employer FICA Taxes	x 7.65%
Estimated annual employer savings per employee	\$459

[†] For illustrative purposes only. Actual costs may vary.

What sets us apart

Fast, accurate claims

Your employees expect claims to be fast and simple.¹
We deliver:

- 61% of claims processed within 5 days
- 600,000 claims paid out annually

Low stress account management

Colonial Life for Clients: provides a quick and easy way to manage your benefits online

Colonial Life for Policyholders: empowers your employees to view their benefits and manage their claims online

Valuable partnership programs

Through our trusted partner network, we'll connect you with complimentary resources and services that can help strengthen your benefits program.



**92% of customers said
they're satisfied with their
Colonial Life claims filing
process.**

Source: Colonial Life Claim Filing Survey, 2022.



Benefits and HR technology

Gathr takes the hassle out of benefits enrollment and administration with our HR technology designed for small- to medium-sized businesses, so you can focus more time and resources on your business.

Gathr offers these key features:



Benefits enrollment and administration

- Enroll in core medical, group, voluntary, dental and vision benefits on one platform
- Reduce time spent on benefits administration with an intuitive dashboard



Employee records

- Collect and keep track of all employee records in one secure place
- Secure document-sharing and storage capabilities



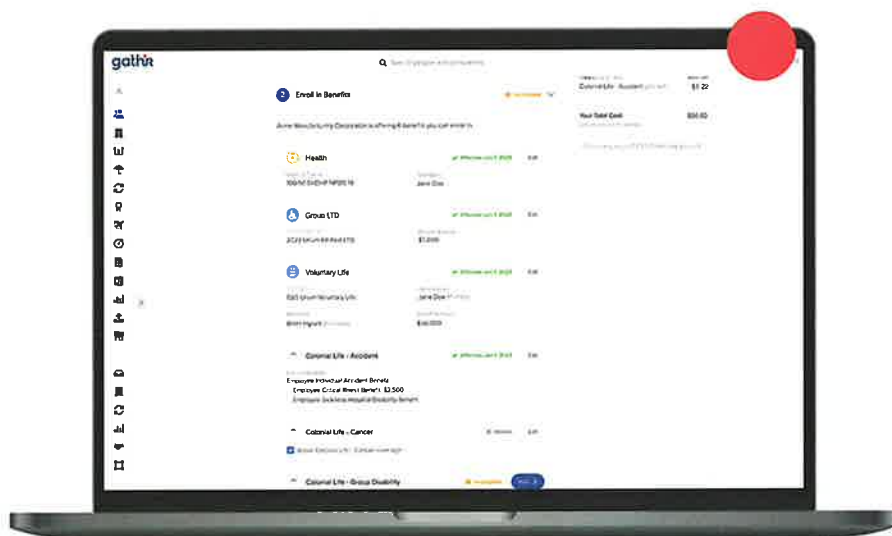
Onboarding

- Deliver a modern onboarding experience
- Create customized, digitally-signed documents (offer letters, I-9s, W-4s, banking information, company handbooks, safety and compliance training manuals, non-compete documents)



Payroll sync checklist

- Keep payroll up to date and accurate with a digital checklist
- Track changes and calculate amounts affecting paychecks



Payroll services are not included in Gathr. Integration and embedded options are available via partners. Additional fees apply. Core benefits are offered by third parties.

We make enrollment easy

Expertise

We help employees understand their benefits:

- Highly trained benefit counselors
- Personalized experience
- Benefits communication and education on all benefits

Technology

We pair people with technology:

- High-tech, high-touch approach
- Online scheduling tool
- Integrated enrollment technology

Flexible enrollment

We meet your employees where they are:

- Face-to-face
- Virtual
- Group
- Telephonic

Personalized benefits counseling

1-to-1 benefits counseling helps your bottom line by educating your employees about their benefits. Employees can:

- Review their total benefits, including major medical
- Personalize their coverage
- Better understand and appreciate their benefits
- Enroll via face-to-face, virtual or telephonic methods

Benefits education and communication strategy

We provide customized education and communication that engage employees and boost participation.

- Email campaigns
- Digital postcards
- Custom learning websites
- Digital benefit booklets



What's next

- Establish new client profile
- Schedule enrollment dates
- Collect census information
- Connect with payroll person or team
- Schedule date for a post-enrollment debrief

Among employees who took advantage of benefits education and advice,

NEARLY
80%

reported significantly higher understanding and

60%

significantly higher satisfaction with their benefits.

Source: Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Survey, 2022.