



YouDecide™

**An Avenue of Communication
Appropriate to Each Employee**

At YouDecide, we recognize that communication means different things to different people. What's comfortable for one employee might not be for another. We are pleased to respond to this employer and employee demand for both traditional and web-based employee benefits. That's why we present different options to suit each person's comfort level. Whether they prefer making their decisions on the phone, online or in person, YouDecide has the communication solution that suits everybody. YouDecide covers the spectrum from traditional on-site worksite enrollment, to call centers, to employer Intranet and Internet.

Call Center

Whether applying for insurance or a loan, seeking guidance while completing an application, or just a quick question, employees can call toll-free, Monday through Friday, from 8 a.m. to 7 p.m. and speak with a licensed YouDecide Consumer Advisor.

Internet

YouDecide.com is a secure environment where users can access valuable information and decisioning tools, and conveniently compare quotes, rates and products from multiple providers to find the best value. Whether seeking a loan, insurance or any of our other many services, employees are empowered to make decisions themselves and receive a quote or valuable information in just minutes.

Worksite Enrollment

YouDecide recognizes that most employers have two types of employees—those who understand and are comfortable with technology, and those who don't. Our worksite program is designed for both groups. Worksite Enrollments include traditional Voluntary Life and Accident & Health products which are presented during on-site meetings by licensed, professional benefits counselors.

Through a combination of these approaches, we can help employers transition from traditional employee benefits enrollments to self-service by helping employees feel more comfortable with Web-based product enrollments through exposure and education.

By offering communication options, a platform of services that everyone needs and shops for, as well as the tools and content to make educated decisions, YouDecide helps employees evaluate their life needs, the benefits that address those needs, and the ability to make positive changes.

YouDecide™
Your **Life.** Your **Benefits.**
Your **Decision.**

One of the ACE Group of Companies
www.youdecide.com