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Identifying Problems, Delivering Solutions



It's a new world, are you ready?

The rules of the employee benefits game have been changed – do not ponder the change.

Deliver smart and efficient solutions... and thrive!





- * Retain and Build Your Book of Business
- * Remain Competitive in the Post-Healthcare Reform Era
- ★ Increased Cross-Selling **Opportunities**
- * Automation of Administration
- * Private Label Branding

ACA Compliance Solutions

Our suite of Compliance Solutions helps employers navigate the new world of health care and benefits and comply with the complex provisions of the Affordable Care Act (ACA). In today's rapidly changing environment, our tools are quickly and easily configurable and available on-demand, with numerous scheduling and alert options, to meet their specific business needs. Leverage our team of experts and fully automated tools for the ongoing support of your benefit programs and ACA compliance.



Proprietary Defined Contribution Technology

From health and life in surance, to dental, disability and every benefit in-between, employees and every benefit in-between, employees and every benefit in-between, employees are the contractions of the contraction of thuse an allocated dollar amount and decide which plans they want to buy. This puts employees in the driver's seat, allowing them to build a personalized benefits portfolio based on their particular needs. So instead of getting stuck with a "one-size-fits-all" plan, they can find a "this-is-the-perfect-coverage-just-for-me" plan. Employees save money because they don't overspend on expensive benefits they won't use. And employers save money by controlling their budget and keeping costs contained year after year.



Consumer Shopping & Decision Support Tools

Ask Emma, our interactive benefits advisor walks employees through each step of the enrollment process and gets to know their personal needs and preferences along the way by asking a few simple questions – including which doctors or hospitals they prefer. Using these answers, she presents the plans that best fit their specific needs. Unlike other tools in the market today, this technology is fully integrated into the shopping and enrollment platform for a seamless consumer experience.





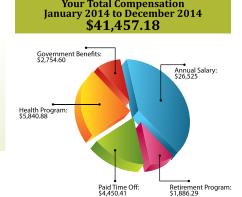


Our Marketplace enables employers of all sizes to provide an engaging, intelligent and personalized retail experience for "consumer style" benefits shopping all year round. Clients also have access to our real-time reporting tool, including over 250 standard reports, Billing Suite, and a drag-and-drop custom reporting tool—which allows HR managers to quickly and easily create, schedule and automate their own custom reports.



Total Compensation Statements

It's no secret that most employees are unaware of the financial investments their company makes beyond their direct paycheck. With our Total Compensation Statements, employers have a cost-effective way to communicate the full value of their compensation and benefits. Plus, it's an easy way to engage with employees and publicize any special benefits or unique perks that can help differentiate the employer's brand.



Premium National Ancillary Carrier Partners

Stores are only as good as their products, and benefit exchanges are no different. We have premium national carrier partners for ancillary and voluntary benefits, including dental, vision, life, disability, accident insurance and more. Leverage our inventory or bring your own relationships and products to the table. Our carrier partners have committed to collaborate with us to offer a streamlined, integrated and reliable "end-to-end" process for enrollment, eligibility and billing.





Benefits enrollment and administration are becoming increasingly complex with the rapid pace of change in the benefits world as a result of the Affordable Care Act. Our Private Marketplace technology presents a solution for groups from 2+. Don't lose your clients to your competitors! Partner with us to provide the most effective platform on the market.

We can provide a full-service product which includes the technology, service and support or a mix of the offering for the pieces you would like to be involved in. Our options are very flexible and are meant to keep compensation and relationships intact.

From consumer choice, enrollment and eligibility, to billing, reporting and interfacing with carriers, we offer a flexible, robust, web-based benefit marketplace solution you can trust. This means, as your clients' benefits needs evolve, we can provide the added functionality, configurability, sophistication and services they demand.

The Marketplace isn't just for Open Enrollment – it's a highly customized central communication hub for both employers and employees alike. Here, they can access important content, including company information, a documents library, benefits and plan information, helpful videos and more.





