

Benefit™ is the technology solution for managing employee benefits and customer relationships. This document highlights features found in Benefit™ and can be used to evaluate software applications.

Benefit™ provides superior value, not only in product features, but also in ease-of-use, pricing, customer support, and integration. With Benefit™, you will not only have a total technology solution for managing employee benefits, but you will also get an enterprise-level software solution to manage your company's expenses, customers, vendors, and contacts.

Benefit™'s feature list is detailed below and space has been provided for two vendor comparisons.

Plan Marketing

Automate benefit marketing using a single-entry interface to market to multiple carriers.

Plan marketing includes: internal rate generation, experience-rated external market search, request for proposal tools, system-populated plan templates, carrier RFP response tracking, and client proposal presentation tools.

Customizable plan templates make the marketing process simple, organized and fast. Plan templates are easily created, copied, and customized. The templates feature intelligent, cascading plan options, which take the complexity out of plan building and making plan marketing efficient. This intelligence, along with the option to copy any part of a plan, enables complete flexibility for total plan customization.

Vendor 1	Vendor 2

Plan Comparisons (Broker Only Feature)

Benefit™ allows you to quickly create comprehensive plan comparisons for any plan type. You have the ability to compare as many plans as you desire. Rate calculations (from customizable table, tier, and composite rates) are automatic and reflect coverage options chosen by employees, including waivers, COBRA coverage, and benefit amounts.


Vendor 1	Vendor 2

Self-Funded Plan Marketing (Broker Only Feature)

With Benefit™, you will have the ability to quickly create detailed self-funded plan comparisons. Self-funded plans can also be compared with fully insured plans.

Vendor 1	Vendor 2

Plan Template Library (Broker Only Feature)


With  **Benefit™**'s Plan Template Library, you can easily manage all of the plans you normally work with. Plan templates include provision highlights, rates (table, tier, and composite, including area rates), and commission tracking. Once your library has been built, you can quickly and easily use the plans over and over again for client proposals, marketing, and enrollment. You may also store specific plan documents and web addresses in each template.

Plan templates include: 401 (k), Accidental Death and Dismemberment (AD&D), Business Travel Accident (BTA), Cancer, Critical Illness, Dental, Employee Assistance Program, Hospital Indemnity, Legal, Life, Life/AD&D, Long Term Care (LTC), Long Term Disability (LTD), Prescription Drug, Medical, Short Term Disability (STD), and Vision.

Voluntary plan templates include: Accidental Death and Dismemberment (AD&D), Dental, Life, Life/AD&D, Long Term Disability (LTD), Short Term Disability (STD), and Vision.

Vendor 1	Vendor 2

Area Rates (Broker Only Feature)

 **Benefit™** gives you the ability to manage specific area rates by carrier for your entire plan template library. Specify Area Rates by State, Zip Code, and/or County. The Area Rate for a particular employer is automatically calculated based on their location.

Vendor 1	Vendor 2

Rate Generation (Broker Only Feature)

Run rates for small group plans using the internal rate generation tool. This includes tiers, composite, and table rates that can be specified by employee, spouse, zip code, county, state, gender, and tobacco use.

Vendor 1	Vendor 2

Rate Adjustment Factor (Broker Only Feature)

Adjust rates for an entire plan and its employees by a fixed percentage with a single click of a button.

Vendor 1	Vendor 2

Request for Proposals (Broker Only Feature)

System-generated, customizable Requests for Proposals (RFPs) for carriers, including a cover memo, risk assessment profiles, census data, and plan specifications for both large and small groups.

Vendor 1	Vendor 2

Plan Enrollment

Small Group Health Statement (Broker & Employer Feature)

Employees enroll in eligible plans using a health statement configuration tool with system-populated employee demographic information that results in easy to read, fully populated, carrier-specific forms. These forms can be printed and signed or transmitted electronically with a digital signature.


Vendor 1	Vendor 2

Enrollment Manager (Broker & Employer Feature)

A broker or employer can use this tool to enroll employees in eligible plans. You can also manage COBRA, disability, leaves of absence, and lay-offs.

Vendor 1	Vendor 2

Carrier Specific Enrollment Forms (Broker & Employer Feature)

 **Benefit**[™]'s carrier approved library of forms currently includes for Minnesota: Blue Cross, Medica, HealthPartners, PreferredOne and Delta Dental. The Wisconsin small group enrollment and health statement form is available as well are carrier forms for Indiana and Illinois. Please view our website for more details ubenefit.net/marketing.html.

Vendor 1	Vendor 2

Generic Enrollment (Broker & Employer Feature)

UBenefit™'s generic enrollment form with optional health statement can be used for all carriers.

Vendor 1	Vendor 2

Spanish Translation (Broker & Employer Feature)

The entire employee experience and health statement enrollment process is available in both English and Spanish.

Vendor 1	Vendor 2

Flexible Spending Account (FSA) Plan Enrollment (Broker & Employer Feature)

Employees can specify their contribution amounts and print enrollment forms online.

Vendor 1	Vendor 2

Health Spending Account (HSA) Plan Enrollment (Broker & Employer Feature)

Employees enrolled in High Deductible Health Plans may specify their contribution amounts and print enrollment forms online.

Vendor 1	Vendor 2

Benefit Statements (Broker & Employer Feature)

Viewable at any time and are automatically adjusted whenever a change occurs (e.g. salary increase).

Vendor 1	Vendor 2

Plan Self-Administration

Customizable Plan Building (Broker & Employer Feature)

Build customized benefit plans for multiple employer locations and employee classes. Breakouts by budget center, business unit, division, and location are also possible.

Vendor 1	Vendor 2

Employee Eligibility Maintenance (Broker & Employer Feature)

Each plan can be self-administered collaboratively by the employer and broker including employee additions, terminations, and changes.

Vendor 1	Vendor 2

Plan Premium Reconciliation (Broker & Employer Feature)

A system-generated plan premium report can be used to monitor enrollment changes and plan premium statements to the carriers.

Vendor 1	Vendor 2

COBRA / State Continuation Administration (Broker & Employer Feature)

COBRA and State Continuation administration is automatically prompted whenever a triggering event occurs. This includes customizable system-prompted notifications, coupons, and premium tracking tools.

Vendor 1	Vendor 2

Absence Management (Broker & Employer Feature)

Use  **Benefit**™ to manage FMLA, Disability, USERRA, and all other types of leaves and lay-offs.

Vendor 1	Vendor 2

Plan Reports (Broker & Employer Feature)

Plan reports include: Census, Census Changes (life and work events), Protected Health Information (PHI) tracking, Premium Reconciliation, and Benefit Summaries.

Vendor 1	Vendor 2

Plan Document Repository (Broker & Employer Feature)

Use the Plan Document Repository to organize, store, and view carrier SPDs, contracts, 5500's, claims and utilization reports, plan financial information, business associate agreements, and risk management information.

Vendor 1	Vendor 2


Protected Health Information (PHI) Tracking (Broker & Employer Feature)

 **Benefit**™ automatically tracks the date and time someone views an employee's protected health information.

Vendor 1	Vendor 2

Enterprise Management

Customer Relationship Manager (CRM) (Broker & Employer Feature)

Use  **Benefit**™'s CRM tool to manage all customer, carrier, and vendor information from a single location. This includes client activities, client profiles, expenses, and proposals. Vendor information includes maintenance and service agreements as well as contact management information.

Vendor 1	Vendor 2

Employee Imports (Broker & Employer Feature)

 **Benefit**™'s allows for quick and flexible data imports via Microsoft Excel™ documents. The following employee data can be imported: Name (First, Middle, Last), Company Location, Address 1, Address 2, City, State, Zip Code, County, Country, Home Phone, Work Phone, Fax, Cell, Email, Employment Status, Job Class, Job Title, Employee Id #, Date of Hire, Hours Per Week, Salary, Hourly, Pay Cycle, SSN, Date of Birth, Sex, Tobacco User, Marital Status, Vacation Days, Paid Time Off Days, Sick Leave Days, Salary Continuation Days, User Name, Password, PPC Numbers, Employee Notes, Dependents, Spouse Name, Spouse Date of Birth, Spouse SSN, Spouse Sex, Spouse

Website: www.ubenefit.net

Online Demo: www.ubenefit.net/demo.html

Tobacco User, Spouse PPC Numbers, Children, Child Name, Child Date of Birth, Child SSN, Child Sex, Child PPC Numbers.

You also have the ability to add 10 employees at a time using **uBenefit™**'s Mass Add Feature.

Dashboard (Broker & Employer Feature)

uBenefit™'s Dashboard feature keeps you informed, alerting you to relevant events pertaining to any of your clients. The Dashboard appears as soon as you log in and/or can automatically be emailed to you. You can manage your entire workflow from the customizable Dashboard. Track changes to enrollment options and demographic information, COBRA and leave alerts, employee age changes, and daily activities. You may also specify when a task has been completed and run reports to see when an employee has completed certain tasks.

Vendor 1	Vendor 2

Company Bulletin Board (Broker & Employer Feature)

Use this feature to communicate company-wide event notices and communications, and to share documents.

Vendor 1	Vendor 2

Company Document Manager (Broker & Employer Feature)

Use this feature to share company-wide practice and policy information.

Vendor 1	Vendor 2

Human Resource Management (Broker & Employer Feature)

Track and manage the new hire process with the use of the following online forms: state child support disclosure form, new hire application, I-9, and W-4 as well as any specific company forms.

Vendor 1	Vendor 2

Employee Personal Folder (Broker & Employer Feature)

Employers may use the employee personal folder to store: Benefit notices, Benefit statements, Compensation tracking, COBRA/Lay-off/Leave of Absence notices, Performance evaluations, QDRO/QMCSO notices, and Protected Health Information (PHI) release authorization.

Vendor 1	Vendor 2

Employee Benefit Self Service (Broker & Employer Feature)

Everyone benefits from Employee Self Service. Employees will be able to manage their plan enrollment, beneficiary changes, life event changes, and personal demographic changes without burdening their HR department.


Vendor 1	Vendor 2

Employee Health Care Planner (Broker & Employer Feature)

This private and secure feature offers employees a tool to manage their own and their family's personal and health profiles. Information an employee may track includes: personal and family medical records, health statements, health expenses and reimbursements, and prescription drugs.

Vendor 1	Vendor 2

Calendar and Activity Tracking (Broker & Employer Feature)

 **Benefit™** offers an online shared calendar, similar to Microsoft Outlook™, that can be used to track activities that automatically map to client folders. You can also schedule recurring activities and reminders. Reminders can be sent to your email inbox or mobile phone.


Vendor 1	Vendor 2

Attendance Tracking (Broker & Employer Feature)

 **Benefit™** has customizable attendance tracking and reporting.


Vendor 1	Vendor 2

Expense Management (Broker & Employer Feature)

With Benefit™, you can manage and track employee expenses. Unit-based expenses, such as mileage, are easily calculated and tracked within a client folder.


Vendor 1	Vendor 2

State Licensing, Carrier Appointments, and Continuing Education (Broker Only Feature)


Benefit™ helps you organize and keep track of your employees' state licenses, carrier appointments, and continuing education requirements.

Vendor 1	Vendor 2

Reports and Scheduled Reporting (Broker & Employer Feature)


Benefit™ offers many useful reports for the broker and the employer. Most reports can be scheduled to run automatically and emailed. The reports can also be created in a printable version and a Microsoft Excel™ version, which can be automatically exported.

Examples of some reports include: Census, Census Changes, Enrollment Changes, Plan Census, Premium Reconciliation, Activities, Attendance, Expenses, Licensing, COBRA Alerts, System Usage, and Payroll.

Benefit™ is currently working on an Ad-Hoc Reporting feature that will give brokers and employers the ability to create custom reports, based on any criteria in the system. It will be possible to save these reports, as well as provide security restrictions that specify who can run them.

Vendor 1	Vendor 2



Ease of Use & Branding (Broker & Employer Feature)

Benefit™'s collaborative portal system has been designed so that brokers, employers, and employees can manage all of their daily activities from their own portal. Brokers can manage all employers and employees by using one portal with a single user name and password.

Every broker and employer portal can be customized with its own logo and colors.

Vendor 1	Vendor 2

Client Marketing (Broker Only Feature)

You can email Benefit™'s online employer demo to your clients, using your company logo and your image. Clients can sign-up for Benefit™ directly from the online demo -- marketing made easy.



Vendor 1	Vendor 2

Technology Sharing with Employers, TPAs, Carriers, and Sub Brokers (Broker Only Feature)

Brokers can set-up secure, third-party access to technology and data. Examples include: Giving an HR access to their data through your portal, an independent broker working with your firm can have authorized access to use your portal on behalf of their clients. Also, third-party administrator, and carrier access is available.

Vendor 1	Vendor 2

Technology Support (Broker & Employer Feature)

Benefit™ provides printable user manuals, customized for the broker, employer, and employee. Every screen offers online help with easy to use guidance. Benefit™ also offers an extensive online glossary and benefits encyclopedia, with over 100 pages of searchable terms and definitions.



Vendor 1	Vendor 2


Technology Client Billing (Broker Only Feature)

Client monthly billing is customizable and automatic for emailing, viewing, and printing.

Vendor 1	Vendor 2

Integration & Custom Features (Broker & Employer Feature)

Benefit™ can generate reports that can easily be accessed and used by Microsoft Office™ products. However, although Benefit™'s Calendar and Activity Manager has many similar features, such as company-wide, shared calendaring and contacts, there is currently no synchronization or integration service to or from Microsoft Outlook™'s Calendar.

Benefit™ has the capability to interface with any system. We can help customize, for a fee, an interface so that our system can seamlessly communicate with your proprietary software or a third-party's application, such

as a payroll system. Examples include synchronizing data via XML, database queries, or running specific reports which could then be used to populate your system. **UBenefit™** also has the ability to interface in real-time or via a nightly batch task.

Vendor 1	Vendor 2

Security

UBenefit™ deploys proven, up-to-date security technologies and always evaluates emerging security developments and threats.

UBenefit™ is a hosted, web-based portal service and includes the appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure, or destruction of data. **UBenefit™** has security measures in place to help protect against the loss, misuse, and alteration of the data under our control. When your site is accessed using a Web browser, 128-bit Secure Socket Layer (SSL) technology protects information using both server authentication and data encryption to help ensure that data is safe, secure, and available only to you. **UBenefit™** also implements an advanced security method based on dynamic data and encoded URL identifications, and hosts the site in a secure server environment that uses a firewall and other advanced technology to prevent interference or access from outside intruders. **UBenefit™** provides unique user names and passwords that must be entered each time a user logs on. These safeguards help prevent unauthorized access, maintain data accuracy, and ensure the appropriate use of data. In addition, we monitor all firewall logs for security threats and to help administer and improve our service. All data is backed up multiple times per day to a secure and remote location.

Brokers and employers also have control over who can access what data, including: compensation, employee information, and company documents. They can also specify user names and passwords, create security groups, and monitor system usage.

Vendor 1	Vendor 2

Coming Soon

UBenefit™ will continue to improve upon current features as well as bring you new features that will help you manage employee benefits and customer relationships. Some of the features we are working on for 2006 includes: Consolidated Carrier and Employer Billing, 401(k) Enrollment, and a Communications Manager (e.g. create custom forms with employee and dependent information merged in, and send email blasts and marketing information to any contact and/or employee).

UBenefit™ is also developing a Carrier Portal which will allow brokers and employers to securely share data electronically. Employee applications, enrollment changes, request for proposals, quoting, and claims are just a few of the features that will seamlessly keep the broker, employer, and carrier updated automatically all online. A carrier will also be able to give their contracted providers a secure, electronic link to plan enrollees to communicate and/or view current health profiles, medical records, and appointment scheduling.

Vendor 1	Vendor 2

Contract

No user contract is required.

If **UBenefit™** does not serve your needs, you can terminate use at any time with no penalty.

Pricing

UBenefit™'s pricing model is simple and extremely affordable.

One-time implementation fee: \$500

Monthly usage fee: \$500

Employee Monthly Record Fees:

\$.25 – up to 10,000 employee records

\$.15 – up to 25,000 employee records

\$.10 – up to 50,000 employee records

\$.075 – up to 100,000 employee records

Several Examples:

A broker that has 3,000 employee records will have an annual cost of \$15,000; 20,000 records has an annual cost of \$42,000; 40,000 records has an annual cost of \$54,000 and 90,000 records will have an annual cost of \$87,000.

Please note that an Employer Portal must be established in order for the employer to conduct the following: Calendar, Activities, Attendance, Document Manager, Customer Relationship Management, Bulletin Board, Expense Management, Benefit Statements, Plan Eligibility Maintenance, Protected Health Information (PHI) Tracking, COBRA, Consolidated Billing, and more.

You can charge employers for the technology you're providing them, in turn, using **UBenefit™** as an additional revenue generator. Invoices are automatically generated for you and your customers on the first of every month. The broker can generate a customized monthly billing invoice by client.

You, as the broker, own all of your and your employer clients' data. If you ever wish to terminate use of **UBenefit™** you can request all of your data and documents. We will ship all of your data on CD within 30 days of your request. A \$500 processing fee will apply.

It is important to note that **UBenefit™** does not charge for new features that can be used by all of our customers (e.g. adding new carrier enrollment forms to our library).

Vendor 1	Vendor 2

Contact Us

Contact us to arrange for a **UBenefit™** demo at your office.

Company: Benefit Resource, Inc. (BRI)
DBA: **UBenefit™**
Website: www.ubenefit.net
Contact: John Thompson or Jeanne Gilbert
3800 West 80th St.
Suite 890
Bloomington, MN 55431

P: (952) 806 6490
F: (952) 806 6499
E: jbt@ubenefit.net

You may also refer to our website for more information, including an online demo.

Thanks, and we look forward to hearing from you.



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