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 Benefit™ Sample Employer Invoice

 Benefit™ Sample Plan Comparison

 Benefit™ Sample Employee Benefits Summary


 Benefit™ Employer Client Enterprise Overview

 Benefit™ Employer Client Enterprise Management

 Benefit™ Competition Comparison

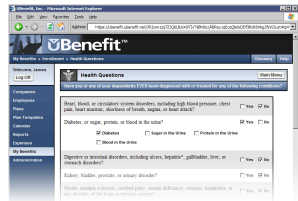


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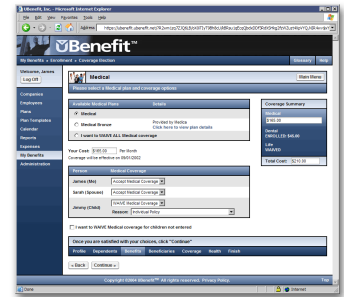
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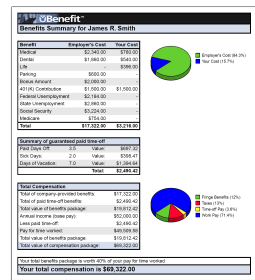
UBenefit represents the future of collaborative portal software. At its core, UBenefit is designed to elegantly facilitate all facets of employee benefits. With UBenefit, you can manage all your clients and all their benefit plans in one central location. You can conduct enrollment online, customized to the needs of each client, and you can generate requests for proposal with the click of a button.



Small groups will benefit from UBenefit's generic health statement, which can dramatically speed up and simplify the marketing process. Employees just fill out their health histories online, and the appropriate carrier forms are automatically generated.

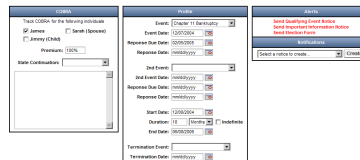


With UBenefit, you can create comprehensive plan comparisons with just a few clicks. Rate calculations (from customizable table, tier, or composite rates) are automatic and reflect coverage options chosen by employees, including waivers, COBRA coverage, and benefit amounts.



Employees can view and print detailed summaries of their benefits. Summaries are updated in real-time and are always available.

COBRA management is built seamlessly into UBenefit. When an employee is terminated, COBRA tracking is automatically initiated. Notifications and forms can be easily generated, and you can track premiums and be alerted to payment lapses



and required notifications. Rate changes will be automatically reflected in plan comparisons as well as monthly premium and commission statements.

UBenefit also includes tools to help you manage your business, including calendaring and expense tracking that map directly to your client folders. UBenefit is also your digital file cabinet. Every client record in the system can have an associated document store. You can store any document, whether word processing, scanned paper documents, forms, pictures, presentations, etc., and the system will keep them organized automatically. You can also extend UBenefit portal access to your clients, who can use UBenefit to manage their own business.

UBenefit is easy to use. If your employees are comfortable surfing the Web, they will be comfortable using UBenefit. There is comprehensive online help for each screen, and printed user manuals are also available. And no special software needs to be installed; the only requirement is an Internet connection. Call today to discuss what UBenefit can do for you, your clients, and your business.

UBenefit is anywhere, anytime. Since UBenefit is a Web-based application, it is available from anywhere in the world that an Internet connection is available. Data and files are stored on our central servers, so even if you move to a different computer, all your information is accessible, 24/7. Work from the office, from home, or from anywhere around the world.

And UBenefit is secure. Each employee uses their own user name and password to access UBenefit, and all transactions are fully encrypted (128-bit SSL). You can even control exactly who has access to what information. For further protection, all data is backed up multiple times per day to a secure, remote location.

Contact: John Thompson or Jeanne Gilbert **Phone:** (952) 806-6490 **Email:** jbt@ubenefit.net **Website:** www.ubenefit.net



Agency

Enterprise Business Management

Customer Relationship Management (CRM)

- Client Activities
- Client Profile
- Client Documents Folder
- Client Expenses

Employee Business Center

- Calendar, Activity Management, and Attendance Reporting
- Company Bulletin Board
- Expense Management
- Company Documents Folder
- Employee Dash Board – Daily alerts to client activities and changes including enrollment changes, age changes, COBRA and leaves of absence.

Client Commission Tracking

State Licensing

Carrier Appointments

Continuing Education Requirements

Location-Specific

Salesperson

Client Benefit Management

Plan Marketing

- Small Group Health Rate Calculations
- Plan Template Library – Carrier-Specific Plan Provisions and Rates
- Request for Proposal Format including Plan and Rate Comparisons

Plan Enrollment

- Generic and Carrier-Specific forms including System-Populated Health Statements – also with Spanish Translation
- Employee Benefit Statements
- Plan Documents Folder

Plan Self Administration

- Eligibility Maintenance
- Premium Reconciliation
- COBRA – Notices, Premium Tracking Reports
- Absence Management
- Document Repository
- PHI Tracking and Reporting

UBenefit™ Marketing

- Employer Demo
- Client Portal Activation

UBenefit™ Client Billing System

- Customizable by client
- Automatically generated monthly with usage report

Client

Image-Branded Enterprise Application

Benefit Management

- Location-Specific
- Employee Benefit Self-Service
- Employee Healthcare Planner
- Employee Enrollment and/or Health Statement Archive
- Employee Data Imports Via Excel Documents

Human Resource Management

- Benefit Administrator – Dashboard - Daily alerts to employee benefit changes including enrollment changes, age changes, COBRA and leave(s) of absence.
- New Hire Processing
- Company Document Folder
- Attendance Reporting
- Labor Law Postings
- Employee Personnel Folder

Customer Relationship Management (CRM)

- Client Activities
- Client Profile
- Client Documents Folder
- Client Expenses

Employee Business Center

- Each client's System Administrator can assign employee access (role) on an individual employee basis and can restrict access to Enrollment Only.
- Calendar and Activity Management
- Company Bulletin Board
- Expense Management
- Company Documents Folder



UBenefit™ pricing and example

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.

www.UBenefit.net



UBenefit™ Specimen Broker Invoice

Nov 2005

Total Amount Due By Nov 30th, 2005: \$665.63

Bill To:
 Broker Agency, Inc.
 Attn: Diane Johnson
 1445 Park Ave.
 Minneapolis, MN 55402

Please Remit Payments To:
 Benefit Resource, Inc.
 EB 306
 PO Box 1380
 Minneapolis, MN 55480-1380

Invoice Details

Item	Amount
UBenefit Usage Fee	\$500.00
Employee Records (500 @ \$0.25)	\$125.00
Sub Total	\$625.00
MN Sales Tax 6.5%	\$40.63
Total	\$665.63

Companies without Portals

Company	Employees
ABC Company	225
Burton Construction Company	100
Classic Cars, Inc.	35
Medical Technology Corporation	140
Total: 4	500

Companies with Portals

Company	Employees	Users	Usage (Minutes)
Jackson Vending	40	30	352
Kendall Soap Manufacturing	60	20	118
Nightline Rail Applications	200	85	765
XYZ Company	150	150	994
Total: 4	450	335	2229

Employee Plan Enrollments

Company	Employees
Classic Cars, Inc.	35
Medical Technology Company	15
Total: 2	50

UBenefit™ Specimen Employer Invoice* Nov 2005

Total Amount Due By Nov 30th, 2005: \$159.75

Bill To:
XYZ Company
Attn: Heather Jones
9545 Central Ave.
St. Paul, MN 55485

Please Remit Payments To:
Broker Agency, Inc.
Attn: Diane Johnson
1445 Park Ave.
Minneapolis, MN 55402

Invoice Details

Item	Amount
Employees (150 @ \$0.25)	\$37.50
Sub Total	\$37.50
MN Sales Tax 6.5%	\$2.44
Total	\$39.94

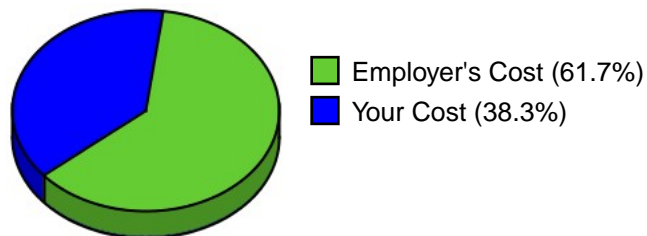
Usage Details

Employees	Users	Usage (Minutes)
150	150	994

* Broker Generated

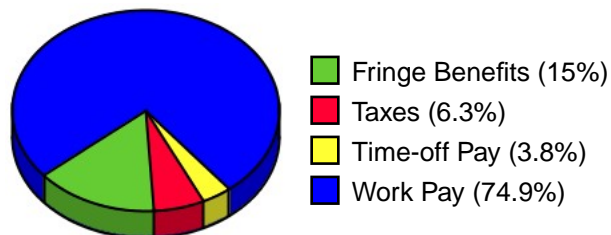
Benefits Summary for James R. Smith

Benefit	Employer's Cost	Your Cost
Medical	\$3,960.00	\$2,640.00
Dental	\$1,860.00	\$540.00
Parking	\$600.00	-
Bonus Amount	\$2,000.00	-
401(K) Contribution	\$1,500.00	\$1,500.00
State Unemployment	\$103.40	-
Federal Unemployment	\$56.00	-
Social Security	\$3,224.00	\$3,224.00
Medicare	\$754.00	\$754.00
Total	\$14,057.40	\$8,714.00



Summary of guaranteed paid time-off			
Paid Days Off:	3.5	Value:	\$697.32
Sick Days:	2.0	Value:	\$398.47
Days of Vacation:	7.0	Value:	\$1,394.64
Total:			\$2,490.42

Total Compensation	
Total of company-provided benefits:	\$14,057.40
Total of paid time-off benefits:	\$2,490.42
Total value of benefits package:	\$16,547.82
Annual income (base pay):	\$52,000.00
Less paid time-off:	\$2,490.42
Pay for time worked:	\$49,509.58
Total value of benefits package:	\$16,547.82
Total value of compensation package:	\$66,057.40



Your total benefits package is worth 33.4% of your pay for time worked

Your total compensation is \$66,057.40

UBenefit™ allows you to manage your employee benefits and customer relationships

Employer Enterprise Overview

Image branded enterprise application. Your System Administrator can assign employee access (role) on an individual employee level basis and can restrict access to Enrollment Only.

Benefit Management

- Location-Specific
- Employee Benefit Self-Service
- Employee Healthcare Planner
- Employee Plan Enrollment and/or Health Statement Archive
- Employee Data Imports Via Excel Documents
- Plan Document Folder

Human Resource Management

- Benefit Administrator – Dashboard - Daily alerts to employee benefit changes including enrollment changes, age changes, COBRA and leave(s) of absence.
- New Hire Processing
- Company Document Folder
- Attendance Reporting
- Labor Law Postings
- Employee Personnel Folder

Customer Relationship Management (CRM)

- Client Activities
- Client Profile
- Client Document Folder
- Client Expenses

Employee Business Center

- Calendar and Activity Management
- Company Bulletin Board
- Expense Management
- Company Document Folder

www.UBenefit.net



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

Employee Roles and Features

Your system administrator has the capability to assign one of three roles to each of your employees at the individual user level. The Enrollment Only Role can be set-up for all employees or by class, such as hourly or salaried. The Employee Role allows employees, on a customizable basis, expanded access including customer relationship management. Please note that the System Administrator can change employee user roles at any time.

Enrollment Only

- Online Plan Enrollment and Employee Self Service
- View Benefit Statements and Summary
- View Company Documents
- View Company Bulletin Board Postings
- Manage Attendance

Employee (All Enrollment Only features plus the following)

- Online Dashboard
- Customer Relationship Manager
- Enrollment Manager
- Document Manager
- COBRA, Leave of Absence, and Disability Management
- Online Calendar and Activities
- Expense Management
- Reports

System Administrator (All Employee features plus the following)

- Manage Employee Login Access
- Security Setup
- System Usage Report
- Manage Logo and Colors
- Create Company Bulletin Board Postings

Customer Relationship Management

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.

Calendar and Activity Tracking

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.

Attendance Tracking

UBenefit™ has customizable attendance tracking and reporting. You will also have the ability to generate reports that you can send electronically to your payroll processor.

Expense Management

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

Company Bulletin Board

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

Ease of Use & Branding

UBenefit™'s collaborative portal system has been designed so your employees can manage all of their daily activities from their own portal. Your portal can be customized with your own logo and colors.

Technology Support

Customized for your employees every screen offers online help with easy to use guidance. UBenefit™ also offers an extensive online glossary and benefits encyclopedia, with over 100 pages of searchable terms and definitions.

UBenefit™ can generate reports that can easily be accessed and used by Microsoft Office™ products. However, although UBenefit™'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.

Human Resource Management

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.

Dashboard

UBenefit™'s Dashboard feature keeps your benefits administrator informed, alerting them to relevant events pertaining to any of your employees. 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.

Employee Personal Folder

You can 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.

Employee Imports

UBenefit™ 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 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.

Reports and Scheduled Reporting

UBenefit™ offers many useful reports. Most reports can be scheduled to run automatically and emailed to any administrator. The reports can also be created in the following versions: printable, Adobe Acrobat™ PDF, and a Microsoft Excel™ export.

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

UBenefit™ is currently working on an Ad-Hoc Reporting feature that will give you 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.

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.


You 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.

Plan Enrollment

Small Group Enrollment with Health Statement

If you are a small employer, your Employees enroll in eligible plans using a health statement configuration tool with system-populated employee 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.

Carrier Specific Enrollment Forms

 **Benefit**™'s carrier approved library of enrollment forms currently includes:

Minnesota:

BlueCross BlueShield (2-50, 51+)
Delta Dental (2-50, 51+)
Medica (2-50, 51+)
Health Partners (2-50, 51+)
Preferred One (2-50, 51+)
Generic Enrollment Form

Wisconsin:

State required small group enrollment and health statement form (2-50)
Generic Enrollment Form

Indiana:

American Century (2-50)
Anthem (2-19, 20-50)
Consumers Life (2-9, 10-50)
Humana (2-9, 10-50)
Generic Enrollment Form

Illinois:

Aetna (2-50, 51+)
BlueCross BlueShield (2-50, 51+)
Humana (2-25, 26-50, 51+)
United Healthcare (2-25, 26-50, 51+)
Generic Enrollment Form

HSA Enrollment:

BlueCross BlueShield of Minnesota
Generic Enrollment Form

Generic Enrollment

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

Flexible Spending Account (FSA) Plan Enrollment

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

Health Spending Account (HSA) Plan Enrollment

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

Enrollment Manager

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

Benefit Statements

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

Spanish Translation

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

Plan Self-Administration

Customizable Plan Building

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

Employee Eligibility Maintenance

Each plan can be self-administered including employee additions, terminations, and changes.

Plan Premium Reconciliation

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

COBRA / State Continuation Administration

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

Plan Document Repository

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.

Plan Reports

Plan reports include: Census, Census Changes (life and work events), Premium Reconciliation, and Benefit Summaries.

Protected Health Information (PHI) Tracking

Benefit™ automatically tracks the date and time someone views an employee's protected health information. Reports can also be generated.

Absence Management

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

Employee Benefit Self Service

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.

Employee Health Care Planner

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. Group insurance health statements are automatically archived.

Contact your broker for more information!



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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)
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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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