A Unique Benefit Administration Solution

Beneration is the next generation of Benefit Administration, combining unique administrative processes with cutting edge technology.

The *Beneration* System is a web-based employee benefits and administration solution designed to increase Human Resource Department efficiency and allow for increased access to benefit data for all employees.

Beneration simplifies insurance carrier billing and application processes by consolidating all carrier invoices into a single *Beneration* generated bill and by creating a universal application to replace each carrier's individual application.

By streamlining the enrollment and invoicing processes, *Beneration* allows customers the ability to offer a diverse portfolio of benefit programs from a variety of carriers…without the extra work and resources required to manage a multitude of different carriers and benefit plans.

Employers have access to data for all employees, and can electronically pass data to carriers through *Beneration*.

In addition, through the *Beneration* Employee Benefit Portal, employees have access to benefit data, carrier and company forms, HRIS data (through an add-on module), a Learning Library, and online activity processing. The system also contains the option of a unique, efficient online open enrollment process.

In today's ever-changing healthcare environment, the ability to provide a comprehensive Employee Benefit package coupled with state-of-the-art technology in a user-friendly environment will allow you and your employees to get the most out of your health care expenditures.

Consider the *Beneration* Consolidated Billing and Web Portal Service as a way to increase efficiency and provide speedy integration between you, your employees, your broker/consultant and the insurance carriers providing coverage to your employees.

BENEFIT PORTAL

CONSOLIDATED BILLING

ONLINE ENROLLMENT

Creative Solutions

We Consolidate Your Insurance Carrier Billing.
By truly consolidating your carrier invoices into a single, well organized, customizable invoice, we greatly improve the efficiency of your billing and reconciliation process.   Not a "reconciliation report"…we actually send you one invoice, you remit one check to *Beneration*, and we disburse funds to all carriers.

All Adjustments Are Processed Generally in One Business Day and *We* Perform Your Carrier Audits.
Not only are adjustments processed generally within one business day, but all activity is also confirmed by *Beneration* at the carrier level. You only need to confirm each add/change or delete with us, while we audit your activity with all carriers. Best of all, retroactive terminations produce an immediate credit (to appear on your next invoice).

A Single Universal Application Is Provided For Easy Enrollment
Replacing the multitude of different applications for each carrier you work with, we create a single application providing all of your carrier options. This universal application , customized with your logo, displays employee cost data and calculation grids where necessary. We will incorporate most lines of coverage, including FSA and HRA information., beneficiary data, etc.

Online Enrollment
Employees have the option of completing activity requests online…and you are electronically notified of all changes prior to processing by *Beneration*. A smooth, streamlined online Open Enrollment program is also available, replacing the antiquated and inefficient in-office meetings and paper-based process.

Volumes of Benefit Data Easily Accessible By All Users
A large quantity of personal and generic benefit data is available to all users, Including benefit elections, payroll costs, plan documents, etc. Employers have access to payment information, adjustment files, activity logs, an HR Library, and more. All data is archived for future reference.

Reports , Graphs, Charts
A variety of customizable reports, charts and graphs are available to you at all times, allowing uses the ability to analyze data and project future trends.
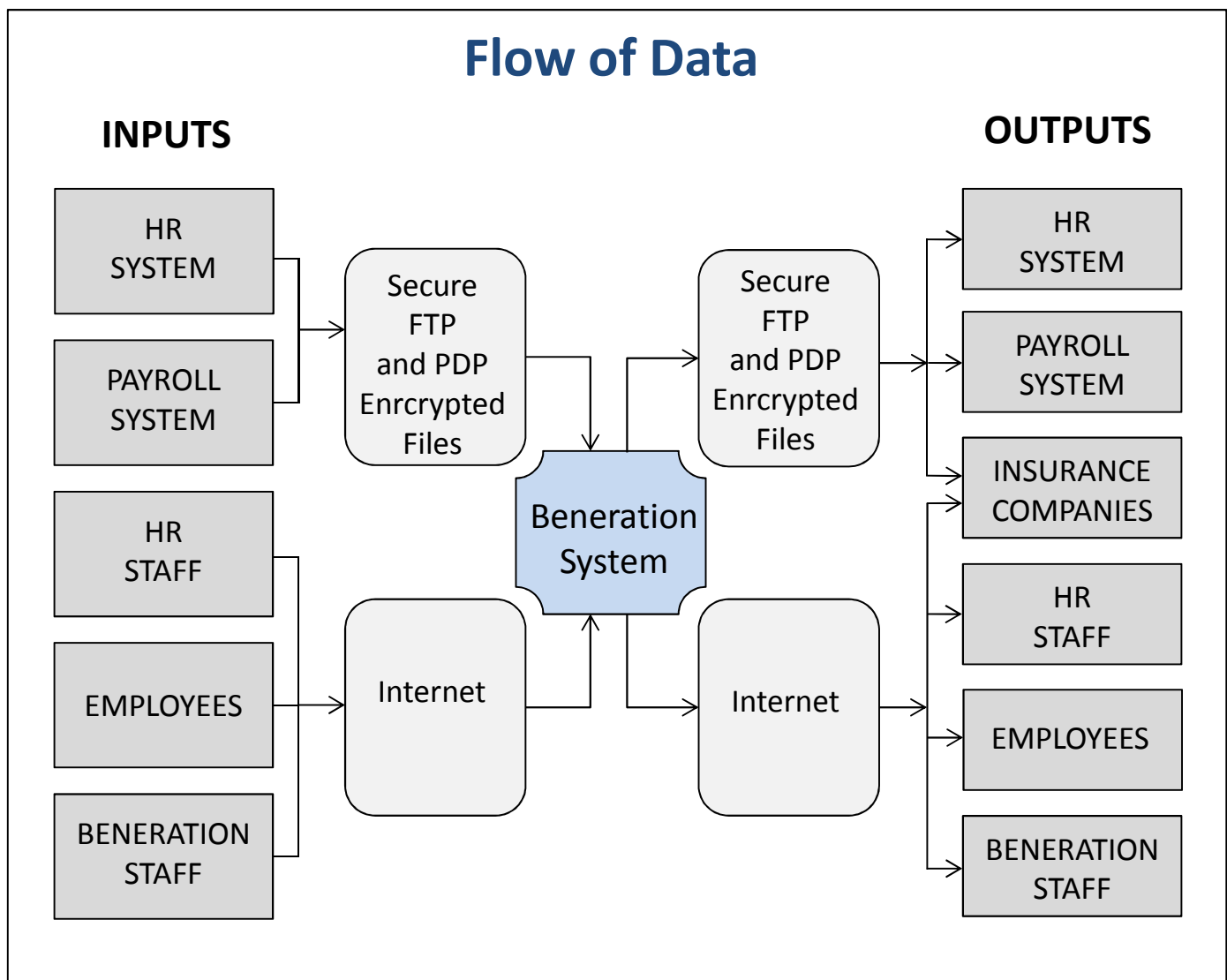
Key System Advantages:
- Rapid Implementation
- Significant Return on Investment
- Available 24/7
- No software necessary
- Flexible Interface
- Simple and Intuitive
- Reliable & Secure
- Database Replication and off-site hosting

Data Flow

The diagram below illustrates the typical input and output of data between users, insurance carriers and payroll/HRIS vendors, along with the method of file transfers commonly used for each transaction.
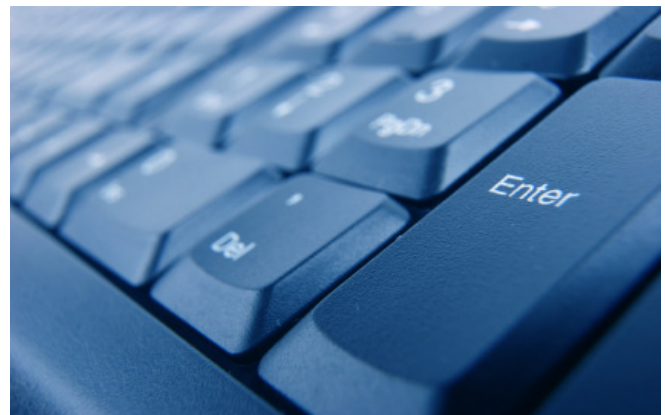
Flow of Data

INPUTS

- HR SYSTEM
- PAYROLL SYSTEM
- HR STAFF
- EMPLOYEES
- BENERATION STAFF

Secure FTP and PDP Enrcrypted Files

Internet

Beneration System

OUTPUTS

Secure FTP and PDP Enrcrypted Files

Internet

- HR SYSTEM
- PAYROLL SYSTEM
- INSURANCE COMPANIES
- HR STAFF
- EMPLOYEES
- BENERATION STAFF

Human Resource Technology

The Beneration System has an optional HRIS module to increase the efficiency your Human Resource Department. As a supplement to our Benefit and Administration Platform, we also offer an HR Library and Employee Self Service module to provide portal management of everyday HR tasks. As a result, our system assists in managing the overall workflow and easing the role and responsibilities of both HR personnel and employees.

Online Features Include:

• Employee Profile Management, including:
- •Contact Information
- •Company Information
- •Job Information
- •Pay Information
- •Regulatory Information
- •Emergency Contacts
• Asset, Certification and License Tracking
• Event Requests and Approvals
• Performance Review Attachment Capability
• Electronic File Cabinet
• Historical Data Available

Sample Profile Management Fields

Company Information	Job Information	Pay Information	Regulatory Information
• Employer • Location • Date of Hire • Original Date of Hire • Seniority Date	• Department • Position/Title • Supervisor • Full/Part Time • Employee ID • Type • Type Effective Date • Union • Shift Code	• Annualized Salary • Pay Rate • Pay Rate Type • Pay Rate Hours • Pay Frequency • Pay Grade • FLSA Status • Benefits Salary • Payroll Number • Payroll Company	• EEO Category • Workers Comp Code • I-9 Verification • Ethnicity • Veteran Status

Key Features:

LOGO: Beneration — The New Generation in Benefits Administration

LIST OF FEATURES	SUMMARY OF FEATURES	ACCESS LEVEL*		
		HR	MGR	EE
Consolidated Invoice (Customizable)	A single, consolidated, customizable invoice generated by *Beneration* replaces all carrier invoices.	✔		
Universal Paper Application	A single, universal paper application replaces the multitude of carrier applications.	✔	✔	✔
Electronic Application and Activity Process	New hire activity and changes in enrollment can be electronically submitted in lieu of paper applications.	✔	✔	✔
Invoices available in PDF and Excel format	Invoices available in PDF or Excel formats , archived and customizable by location, division, etc.	✔		
One Click Term/Cobra Processing	One simple, quick process to term an employee and initiate Cobra processing.	✔	✔	
Activity Submission Confirmation Process	Electronic submissions confirmed via email upon receipt by *Beneration* and acceptance by the carrier(s).	✔	✔	
Employee Benefit, Cost & Data Files	All employee benefit, cost and enrollment data is captured and stored indefinitely for reference.	✔	✔	✔
One Business Day Processing of Activity	Activity is generally processed with carriers within one business day by *Beneration*.	✔	✔	✔
Forms, Education & Learning Library	A warehouse of carrier and HR forms along with a library featuring benefit & health information.	✔	✔	✔
Online Open Enrollment Capability	Facilitates electronic open enrollment process for employees with unique tracking feature for HR.	✔	✔	✔
New Hire Presentation, Kits	Option for either a new hire on-line benefit and enrollment presentation or mailed fulfillment kits.	✔		✔
Human Resource Library	In depth library of all HR functions, including forms, signs, posters, state laws, benefit procedures, etc.	✔		
Human Resource Information System	Facilitates the management of day to day HR functions, (time & attendance, asset tracking, etc.)	✔	✔	
Standard and Customized Reporting	A variety of standard reports available, and additional reports customized upon request.	✔		

*The *Beneration* system allows access at three distinct levels: 1) *HR*-by the designated HR staff (complete access to all data), 2) *MGR*-a location Manager (only access to a designated pool of employees) and 3) *EE*-the employee (only access to their own personal data and any appropriate common group data or forms).

System Access Levels

Level 1: Human Resource Access

This level provides the user the ability to view all data and employees in the system for the company, as well as all sections (employees, invoices, payments, adjustments). Recognizing, however, that some companies may have assistant HR staff or Financial personnel that may not be authorized to view all employee data, but may need a higher level of access than the employee level of access, we do have the ability to restrict the HR level of access for selected individuals in the following ways:

• Salary can be hidden from the user.
• Salary based benefit amounts can be hidden from the user.
• Read-only access is available, allowing user to view but not edit any data

Level 2: Manager Access

Manager Level allows the user access to only certain sections of the site, as well as the ability to view only employees and information from a designated, specific location. If, for instance, there is a out of state location with 150 employees and an HR Manager in that location, and only responsible for the employees at that location, this access will allow them to only see the employees at that location. The HR Level restrictions above also apply to the managers and can be set up for each user.
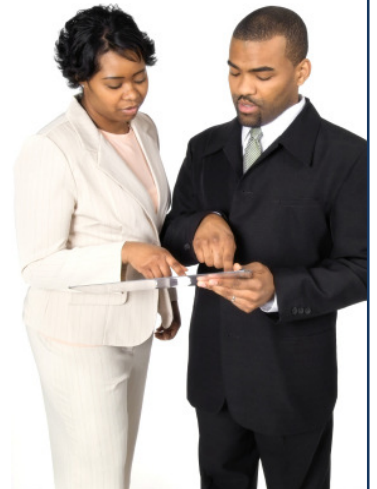
Level 3: Employee Access

The Employee Level is the most basic level of access, where the employee can only see information concerning themselves and no other employees, as well as any information deemed by HR to be public and available to all employees. Any forms and documents linked to their specific benefit elections are set to only display those that are applicable to the individual employee. If a user at this level makes a change to any information contained in the system (such as their address, phone number, benefit elections or dependents), it must be approved by someone at the HR or Manager level before it is processed by *Beneration*.

Reports

Our System comes with a larger variety of Standard Reports and Data Export Capabilities. Additionally, you can request a customized report from any of the data captured in our system. Below is a list of many of our Standard Reports:

Report Name:	Data Included:
Payroll (Full)	Full set of employee payroll data
Payroll (Changes Only)	Payroll data changes since last period
Changes Report By Date	Employee data (addresses, salary, job title, etc.)
Employee Census	Selectable datasets for your employee information
Summary Report By Location	Breaks down total monthly cost by location and benefit, with totals
Year End	Month by month report of employee premiums over the year
Employer/Employee Split	Total premium, employer cost, employee cost, with percentages of total
Employer Cost	Employer cost for each line of coverage
Cost By Location/Plan	Benefits and rates per location, including employer/employee splits
Cost By Plan	Same information as report above, but without breakdown by location
Cost By Benefit	Shows a customizable time range of total premiums, employer/employee costs and average number of employees for the data range
W2 Employer Cost By Month	IRS required data showing employee taxable benefits
Dependent Listing	List of all dependent and related demographic information
Rate/Payroll Report	Listing of all benefit, premium and payroll deduction information

Standard Features

The following pages/features are standard with our Base Product (Reconciliation Format):

- Home Page with Message Center, Benefit News Feature and HRIS Library
- Account Overview with Enrollee Summary and Web Site Activity Summary
- Statement of Account featuring updated current balance and chronological listing of invoices, payments and activity with links to additional detail for each
- Benefit and Rate File showing current and archived benefit plans, their rates and product summaries
- FSA Tracking
- Adjustment File
- Plan Information
- New Hire Presentation
- Online Open Enrollment
- Forms and Document Library, allowing HR staff to load forms and documents for employee access
- Learning Library
- Employee Communication Pieces
- Corporate Calendar
- FAQ and Support
- Reporting

The following pages/features are offered in addition to those above with our Consolidated Billing Module:

- Statement of Account featuring updated current balance and chronological listing of invoices, payments and activity with links to additional detail for each
- Consolidated Invoicing with paper or Excel file options and a Invoice Archive
- Payment History, detailing each payment made, along with date/time received, amount and check number
- Audits performed against carrier activity/invoices

Implementation Process

The typical installation process for our Benefit Administration System requires a 30 day lead time. That provides us with 2 weeks to input your data, audit the data and set up the benefit administration portal and then finally send out your invoice (2 weeks before the due date). The information below is helpful in understanding our implementation process:

Pre-Installation:
- Personalized Web-based Demo for introduction to the *Beneration* System
- Setup Package delivered to broker/customer once decision is made to move forward with implementation

30 Days Prior To Effective Date:
- All forms and data is delivered to *Beneration* 30 days prior to desired effective date
- Review of data submitted by *Beneration*
- System Established by *Beneration*
- Audit - A complete audit will be performed by *Beneration*, matching up company data to insurance carrier data. Any discrepancies will be forwarded to company for review. Once discrepancies are resolved, the Benefit Portal will be finalized and portal access will be provided to the group for HR review. Any necessary corrections to data in the portal will be indicated by HR at this time.

15 Days Prior To Effective Date:
- Invoice Generated - Once the portal is approved in writing, a Consolidated Invoice will be produced by *Beneration* and made available to the group. Also at this time, a Universal Enrollment Form, if applicable, will be drafted for approval.

Portal
Established

Data Audit

Loading of
Data

Data
Collection
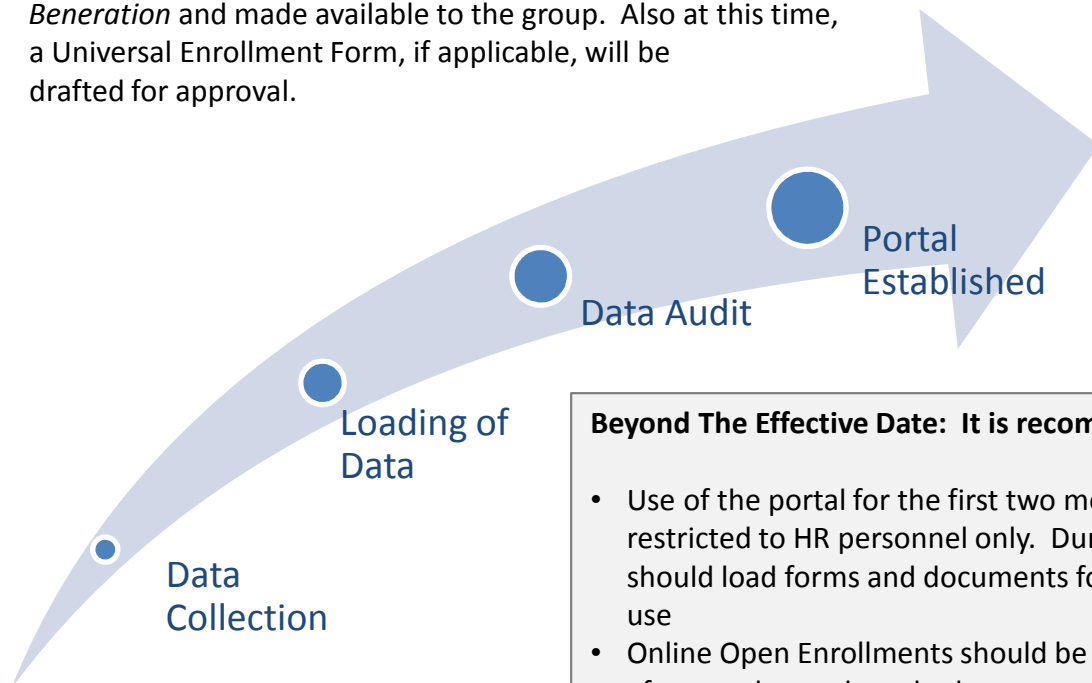
Beyond The Effective Date: It is recommended that…

- Use of the portal for the first two months should be restricted to HR personnel only. During this time, HR should load forms and documents for later employee use
- Online Open Enrollments should be conducted only after employees have had access to site for two months

Network & Data Security

Rest assured that your data is safe with us. We maintain a solid, reliable network using state-of-the-art technology and industry standard best practices. Our customer's benefit from our commitment to safeguard their data as closely as our own systems.

Network Operations Center

Built to <u>Exceed</u> Expectations:

- ☑ Raised floor area 60,358 sq ft.
- ☑ 5 standby generators
- ☑ 2,400 KW UPS system
- ☑ Multiple Environmental control systems
- ☑ Multiple DX units, dry-cooler systems
- ☑ 73 Fixed cameras, monitors, card-key access readers, biometric hand scanner and security personnel 24x7
- ☑ Early warning fire detection system
- ☑ Pre-action water sprinkler system
- ☑ Dual utility feeders with 3 service transformers and 3 main switchboards

Access:
User ID and Password

Encryption:
128 SSL

Structure:
Web Servers. Application Servers, Database Servers

Backups:
Daily, Weekly & Long Term Archiving; Multi-site backups

Monitoring:
24x7, 365

Data Center Infrastructure:

- **Monitored Network:** Engineers monitor and manage the OC-192 global IP network 24/7 at the company's state-of-the-art Network Operations Center, ensuring optimum performance and reliability.

- **Server Storage:** Features vented, individually locked cabinets with redundant power strips, with secured and unidentified key lock systems.

- **Speedy Processing:** Employ advanced network routing technology to ensure end users are quickly and efficiently routed for optimal Web site performance.

- **Reliable Equipment:** Servers contain Dual Intel® Xenon® processors. Firewalls are Firebox® X Peak™ high performance line of Unified Threat Management (UTM) WatchGuard® appliances. Windows servers are SSL certificates issued by Comodo for ecommerce.

- **Guaranteed Uptime:** Services are designed to ensure that your Web presence is operational and available 24x7.365. Network strategy is designed to provide customers with outstanding levels of throughput and reliability, while maximizing efficiency and eliminating single points of failure. Carrier guarantees 100% IP network availability, 99% or better packet delivery and 55-millisecond round-trip latency in the United States.

- **Dependable Power:** All power flows through the massive switching equipment. Diesel generators stand ready to provide power if the regular and battery back up power supplies are interrupted .

- **Email Systems:** Email Managed On-site.

Benefit Plans Administered

Beneration can consolidate billing and communicate elections for the following benefit plans:

Health:

- Medical
- Prescription Drug
- Dental
- Vision

Life:

- Basic Life
- Voluntary (Employee) Life
- Dependent (Spousal) Life
- Dependent (Child) Life

Disability:

- Short Term Disability
- Long Term Disability
- Voluntary Short Term Disability
- Voluntary Long Term Disability

Reimbursement*:

- Health Care Reimbursement
- Dependent Care Reimbursement
- Health Reimbursement
- Parking Expense Reimbursement
- Transit Expense Reimbursement

Other:

- Accident Care
- Prepaid Legal
- Cancer
- Critical Illness
- Hospital Confinement
- Long Term Care
- ID Theft
- Short Term Disability
- Employee Assistance Programs (EAP)

*We do not bill for these programs, but will communicate employee election amounts to your plan administrator.
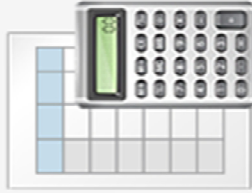
Screen Shot: Home Page

Beneration
The New Generation in Benefits Administration

Welcome Joe, What Would You Like To Do Today?

Joe's Account

Quick Links

My Employees

My Invoices

My Forms

Message Center

Welcome Sample Group Employees

Please feel free to explore this website for information regarding your benefit plans, as administered by eBP. If you have any questions regarding your benefits, please feel free to contact Jim in the Human Resources Department.

Recent Benefit News...

- Is Social Networking Changing the Face of Medicine?
- New Clues on Genetic Causes of Autism
- USDA Ditches Food Pyramid for a Healthy Plate
- Emergency Care - But Not At A Hospital
- Simple Test Could Hold Key To Early Diagnosis Of Cancers
- The Pros and Cons of Sleep Medication
- FDA Places New Warning Label on Zocor
- Dieters More Likely to Trust Food Packaging

Latest News

View Recent Benefit News Archive

Click here for the 2011 Online Open Enrollment Application

Human Resources Information

- Forms and Posters
- Core HR Functions
- Your State Resources
- Ask The Experts

Beneration

The New Generation in Benefits Administration

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Designed to increase Human Resource Department efficiency and allow for increased access to benefit data for all employees, our system presents a multitude of practical applications and features in a well organized, easy to understand layout.
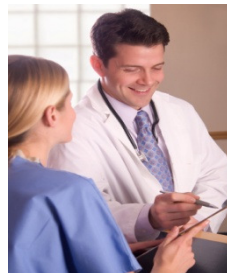
Compare our system and see why we have become the leading Benefit Administration System for small to mid-size companies.

- ✓ Consolidation of Carrier Invoicing
- ✓ We Audit Carrier Invoices
- ✓ Employee Self-Serve
- ✓ Universal Application
- ✓ Online Enrollment
- ✓ New Hire Presentation

Benefit Administration Solutions…

Cutting Edge Technology.