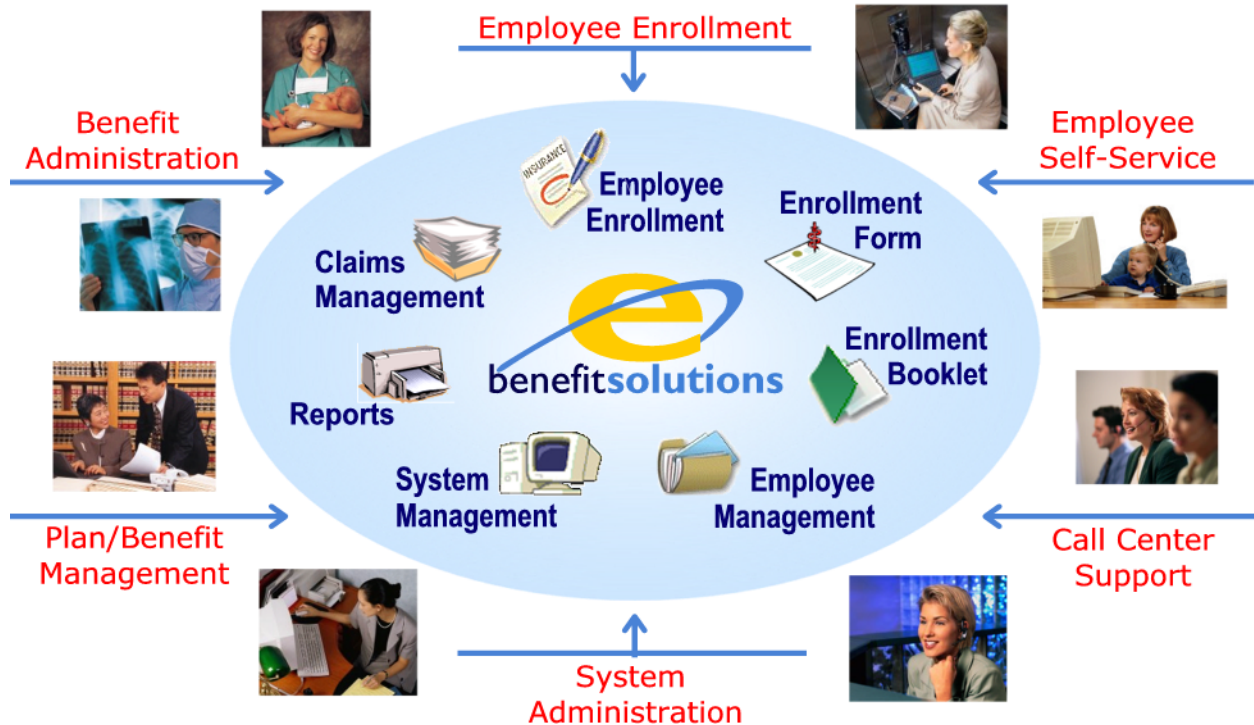


The Challenge...

The benefit administrator that does not prepare to provide internet/intranet based enrollment and benefit management today, will not be able to compete tomorrow.

That's Reality

There is little doubt that either as an offensive or defensive strategic tool, the web is somewhere in your near term future. We make the challenge a practical reality for third party administrators and employer groups of virtually any size.



E Benefit Solutions Features...

Provides total employee enrollment and benefit communications in one easy-to-use, cost-effective, package. Web based enrollment offers a more efficient method of delivering up-to-date information about benefits than traditional paper enrollment and benefit statements. Benefit enrollment can be integrated into an existing self-service Website on your Intranet.

Web based enrollment allows existing employees to re-enroll in their benefits during the open enrollment period and permits newly eligible employees to sign up for their benefits at the appropriate time. The system determines eligibility and allows employees

to enroll in only those to which they are entitled.

Administration tools are easy to use and flexible enough to compliment each employer's unique workflows and plan specifications. Plus the system can be customized to look like your existing benefit materials or website.

E Benefit Solutions allows you to deliver web-enabled products quickly, at a fraction of the cost of internal development. We let you focus on your core business — managing benefit products and services — while we focus on providing state-of-the-art technology solutions.

Third Party Administrator Solutions

Employers expect to receive more administrative and programmatic functionality from their benefit administrators, such as:

- Implementing the use of internet/intranet applications
- Expanding the use of employee self-service technology, communications and administration
- Expanding functionality ranging over various plan designs

E Benefit Solutions delivers significant benefits to third party administrators through:

- New revenue opportunities
- Reduced costs
- Greater employee retention and participation
- Improved customer service
- Rapid time-to-market delivery

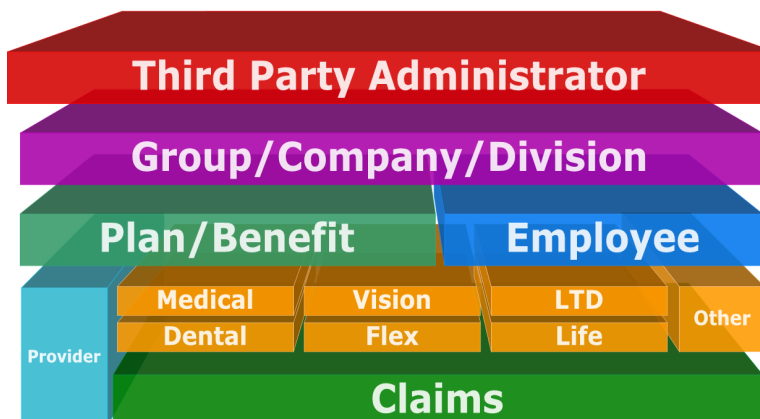
By providing the tools and support that you and your clients need to efficiently communicate to and enroll employees, new benefits can be offered with little or no impact on your costs. The commissions from these new benefits will positively impact your revenue.

Administrative Control

A key objective is to allow administrators to configure and operate the system independently. Accordingly, there is an emphasis on user-defined parameters. The system is highly customizable by group, company, or division:

- Ability to display a company logo and customize the entire look-and-feel of the web pages
- Ability to publish newsletters and enrollment booklets
- Ability to customize workflow
- Ability to configure plans and benefits specifically for each of your clients.

The administrator determines and configures all aspects of employee enrollment. During the configuration process, the administrator determines the high



level parameters available, such as:

- Open enrollment vs. ongoing
- New hires or family status changes
- Security, as well as the enrollment details
- Plans to be offered to which employee groups (based on division or other criteria)
- Tier levels, costs and detailed information about each benefit

All forms of benefits can be included. Examples of benefits that you may include in your benefits enrollment and communications: Medical, Dental, Vision, Life, AD&D, Disability, Health Care Reimbursement, Dependent Care Reimbursement, Pre-Paid Legal, etc.

Enrollment Efficiencies

E Benefit Solutions lets you leverage our system capabilities to drive efficiencies in the communications and enrollment process. You will spend less time and money:

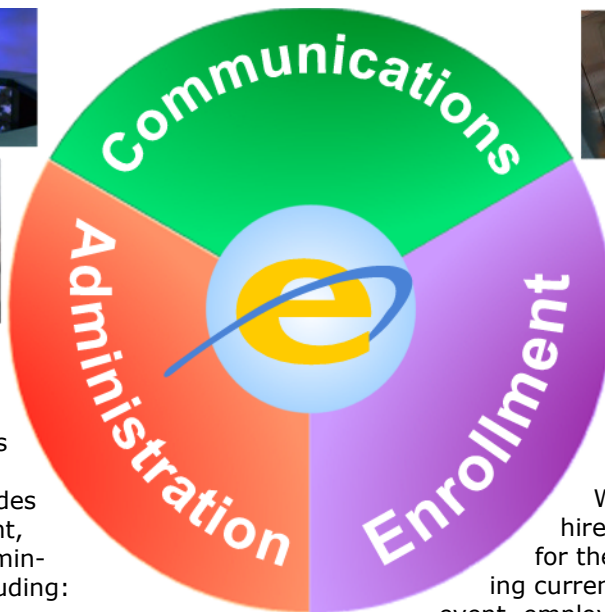
- Printing and distributing benefits information
- Conducting onsite employee meetings
- Answering calls and responding to emails
- Processing enrollments and researching issues

When employees do not have access to the internet, they may complete their enrollment or get up-to-date information about their benefits by simply using the telephone. The call center operator logs into the system and is instantly able to access all the employee information, enroll the employee, change employee data, and quickly find the answers to all of the employees questions.

Next Generation Product Delivery Platform

E Benefit Solutions allows administrators to expand their product and service offering to include a technologically advanced benefits administration solution that can be deployed quickly, at a fraction of the cost of internal development. We let you focus on your core business — managing insurance products and services — while we focus on our core expertise, leveraging technology solutions.

Employer Solutions



E Benefit Solutions enables employers to empower their employees with a self-service web-based solution that provides comprehensive enrollment, communications, and administrative capabilities, including:

- Progressive, paperless, responsive benefit election system
- Employee self-service for new hire and annual enrollments
- Family status change management
- Communications—improve employee appreciation and understanding of the benefit program
- Benefits eligibility
- Premium calculations
- Administrator self-service tools for managing employee benefits

E Benefit Solutions enables employers to offer their employees state-of-the-art online benefits technology at a fraction of the cost of developing, testing, and maintaining similar technology in-house.

Communications

There is a direct correlation between efficient and clear communications of employee benefits and employees' satisfaction with their benefits programs. E Benefit Solutions gives benefit managers unprecedented flexibility and control to carefully manage benefits communications to employees — quickly and independently — from their own desktops. At any time, benefit managers can create, edit, and update benefit plan information, including summary plan descriptions, eligibility information, employee contribution rates, and other documents. Communication materials are "filtered" so that employees can only see benefit

plan information that is applicable to them.

Enrollment

Whether enrolling as a new hire, modifying current elections for the upcoming year, or changing current year elections due to a life event, employees can use E Benefit Solutions to:

- Find information about their benefits program
- Edit personal profile information
- Select benefits and coverage levels for any benefit plan for which they are eligible
- Add, remove, or change dependent and beneficiary information

Using simple and intuitive web pages, E Benefit Solutions carefully guides the employee through each step of the process, presenting all relevant, personalized benefits options, effective dates, costs/deductions, and other information — all based on an employer's pre-defined eligibility rules, plans, options, and cost configurations. Instructions are provided to the employee at each step in the process and can be customized to each employer's specifications.

Administration

E Benefit Solutions' administrator tools are easy to use and flexible enough to compliment each employer's unique workflows and plan requirements. E Benefit Solutions administrators can:

- Add or edit employee information, as needed
- Approve or reject pending benefit elections
- Generate many standard reports
- Add, edit or delete communications materials

The security and privacy of employee data is paramount, now more than ever. With E Benefit Solutions, employers can grant security rights to HR administrators based on their job requirements.

System Architecture

E Benefit Solutions was engineered utilizing Microsoft® .NET development tools. .Net is a set of Microsoft software technologies for connecting information, people, systems, and devices. It enables a high level of software integration through the use of XML Web services—small, discrete, building-block applications that connect to each other as well as to other, larger applications over the Internet.

.NET is infused into the products that make up the Microsoft platform, providing the ability to quickly and reliably build, host, deploy, and utilize connected solutions using XML Web services, all with the protection of industry-standard security technologies.

Server Infrastructure

The system is developed to be deployed on the Microsoft .NET Windows 2000 Server family. With its built-in security technologies, support for web hosting and XML, and the ability to quickly scale-out to meet increased demands, it provides one of the best solutions for hosting and deploying web based solutions.

Consistency

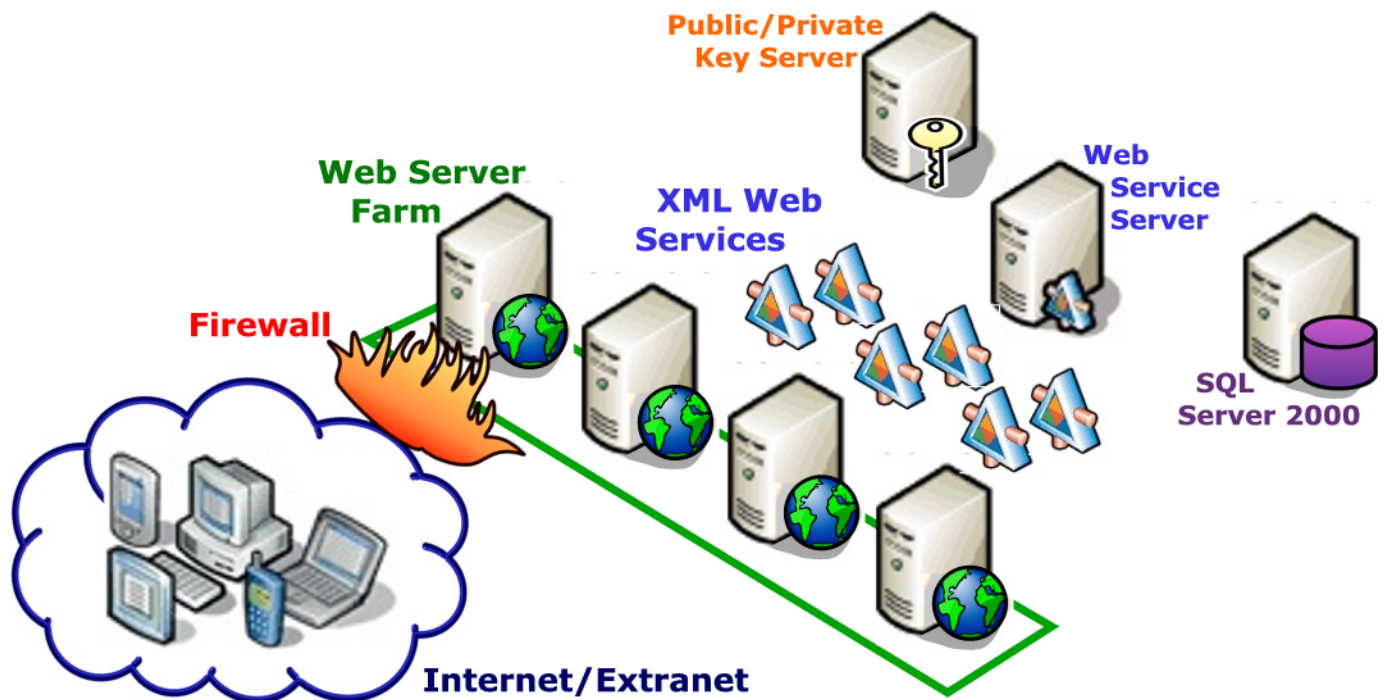
The system is designed to incorporate a standard look and feel which assists in ease of use. This will allow you to deliver dramatically more personal, integrated experiences to users.

Integration

The platform opens the door to new business opportunities by making it easy to connect with partners. The XML web services are designed to automatically share information with other related web services, streamlining processes.

Data Security

Benefits information is the most sensitive and critical data to secure. That's why our system was engineered from the ground up to ensure data security, user privacy, and 24-hour availability. When users log in to the site, all data they send and receive is shielded with secure socket layer (SSL) encryption. Throughout each user session, the system performs multiple checks to verify users' identities. In addition all user activity and changes are logged and available for reporting.



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