Our Complete Benefits Solution

One Source Administration

- Web Based Enrollment and Eligibility Technology
- Consolidated Administration and Invoicing
 - SelectSource will make it easier to administer benefit programs. We offer one invoice for all lines of coverage – we collect and remit payment to all carriers on behalf of your client.
- o Manage Compliance Needs
 - o *ACA Compliance* SelectSource can provide reporting to aid with year-end filing to help clients maintain compliance with 6055/6056 IRS reporting.
 - o Full Cobra Services With our comprehensive, worry-free COBRA administration, your dedicated SelectSource representative will handle everything. All general and specific notices will be generated and sent directly to employees and dependents; all monies will be collected directly from enrollees and remitted directly to carriers. Not only will we continually monitor and interpret all COBRA-related legislation, we will also assume full liability for all COBRA-related transactions. COBRA participants are included in the platform's online reporting module.
- Ongoing Support/Customer Service Call Center and Dedicated Account Manager
 - We offer one resource for questions through a dedicated client service representative and call center for employees to call.
- On-Site Training
- Dependent Audits
 - o SelectSource offers full dependent eligibility and life event audits.



BenefitSolver Technology



ACA StatusTracker

o Measure, track, apply eligibility, create ACA-required reporting, and allow eligible employees to enroll without a file exchange from the same technology platform.

Insurance Exchange Technology

 Leverage our marketplace technology and services to take advantage of any of several distinctly different pooled insurance models.

Defined Contributions

Our flexible defined contribution solution will help you find a model that supports your benefits strategy.

o MyChoice Recommendation Engine

- o Help your employees make smarter benefits
 - o buying decisions with our smart, comprehensive,
 - o and completely configurable recommendation engine.



o Branding and Customization

 Your enrollment and administration website will be branded to reflect the look and feel associated with your organization; this includes custom logos, colors, pictures, rules, verbiage and tools.

o Real-Time, Role-Based Management

Our benefits management platform's role-based architecture allows for many different levels of 24/7/365 system access, including, but not limited to: various administrator permission levels, participants, brokers, and information-only for viewing by preeligible employees.



BenefitSolver Technology (continued)



Employee Self-Service

- Systematic tasks, complete with decision support tools, or wizards, educate and direct employees to the information they need to process everything from initial enrollments to open enrollments and life status changes.
- o support for multiple languages and mobile devices means they can view and modify their benefits information anytime, from anywhere.

o Automation and Data Integrity

O Your unique benefit plan rules will be built into the core framework of the platform, driving the options and rates that are offered to each employee.

Comprehensive Communication

- Web-based messages can be delivered through the Welcome Page, the built-in Message Center, or throughout the enrollment experience.
- o The platform's Case Manager module automatically captures every communication and transaction related to each participant.

o Flexible Reporting and Analytics

 Administrators have instant access to ad hoc and custom reports and exports on benefits, participants and plan financials.



Compliance



- o SelectSource is committed to monitoring and maintaining our clients' compliance with HIPAA, PHI, the Affordable Care Act and state underwriting regulations.
- o The platform's powerful ACA StatusTracker[™] technology also allows employers to configure their own measurement, stability, and administrative periods, track overlapping new hire and ongoing employee statuses, and then apply that eligibility status directly to the employee's record within the same technology.
- We fulfill the following healthcare reform mandates as a standard service for all of our clients:
 - W-2 Reporting
 - Summaries of Benefits and Coverage
 - Defined Contribution
 - Full-Time Status Measurement and Reporting
 - Exchange Notifications
 - Government-Required Coverage Reporting



Data Security and Development



Your data security is vital to us.

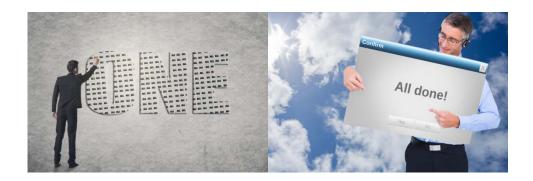
Our benefits management platform

- o Is submitted to quarterly application vulnerability scans.
- O Undergoes annual network penetration tests, risk assessments and SSAE 16 audits.
- Is constantly monitored by intrusion prevention and detection systems.
- Your custom site will be defaulted to require "strong" user passwords per industry best practice, and you have the option to tighten that security.
- Bi-weekly development cycles, using six sigma process improvement, ensure ongoing exceptional quality.
- o Improvements are based on input from an open community of consultants, employees and clients including you.

We will be happy to provide specific documentation about our security, including the hosting environment and disaster recovery, at your request.



Consolidated Administration



SelectSource provides consolidated invoicing to make reconciliations a breeze. No more writing multiple checks to every carrier. Clients will see what they are being charged for every employee every month for every benefit.

- o All carrier premiums in one place
- o Multiple formats of invoice reporting for client auditing convenience
- o Payment of premiums direct to carriers with qualified TPA agreements
- o Clients can make *one* payment for benefits
- Detailed invoice reporting provides information on individual employees for payroll tracking

SelectSource has the ability to house benefit documents with secure and convenient access for employees. A designated Benefit Service Representative assigned to the group is there to provide continuing support and monitoring of any benefit changes made by employees via the secure website. Staff is well versed in providing assistance with benefit plan comprehension and eligibility requirements.

- Case management for securely storing and managing employee documents and account inquires
- o Reference Center to house plan documents for employee ease of access
- o Secure messaging system for communicating between employees and HRs as needed

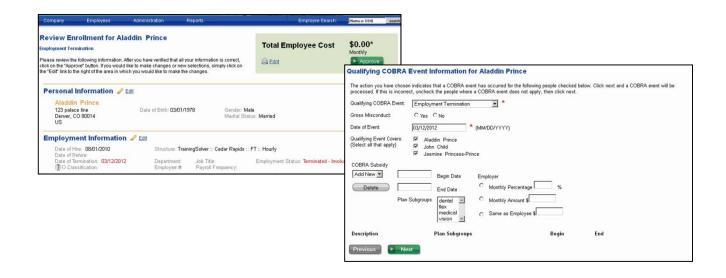


COBRA Services



With our comprehensive, worry-free COBRA administration, your dedicated SelectSource representative will handle everything. Not only will we continually monitor and interpret all COBRA-related legislation, we will also assume full liability for all COBRA-related transactions.

- All general and specific notices will be generated and sent directly to employees and dependents.
- o All monies will be collected directly from enrollees and remitted directly to carriers.
- o COBRA participants are included in the platform's online reporting module.



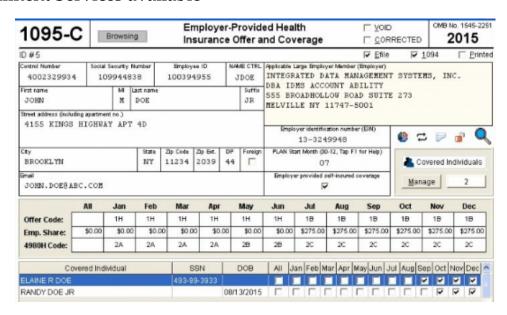


ACA Reporting



SelectSource can provide reporting to aid with year-end filing to help clients maintain compliance with 6055/6056 IRS reporting.

- o Online 1095 Reporting available
- o 1094/1095 document processing
- o Annual IRS E-filing
- Knowledgeable staff for inquires
- o Fulfillment Services available



Ask your SelectSource Sales Representative for more information on cost and services.



Ongoing Support and Customer Service



Benefits Resources and Support

SelectSource is your complete source for unparalleled benefits subject-matter expertise. We provide a single point of contact for all of your benefits carriers and accounts, interfacing with your employees and carriers for you. Your dedicated representative will provide authoritative information, best practices, trends and model policies to relieve all of your benefits concerns. We are SSAE 16 certified, validating that all of our processes are on par with the best in the industry.

Employee Call Center

Our call center is available directly to your employees for help with enrollment, life events and other benefits questions. This one reliable source for all of their plans provides the information they need, when they need it – resulting in better benefits decisions. We record all calls to maintain an exemplary service record.



Dependent Audits





SelectSource offers full dependent eligibility and life event audits. By requiring proof of dependency, we will identify dependents who are currently being covered, but do not meet your plan's eligibility criteria. The termination of these ineligible dependents can result in an immediate savings of 5-8% of your total benefits cost.

Our service includes:

- o Initial notification and proof of dependency request,
- Multiple follow-up attempts, by mail, email and phone,
- Storage of documentary proof,
- o Confirmation of receipt,
- Notification of resulting changes to all parties, and
- o Comprehensive logging of the above, including call recordings.

Ask your SelectSource Sales Representative for more information on cost and services.



Additional Programs -ZyWave HR-



As part of our dedication to supporting your business, we're presenting you with a subscription to the HR Library through ZyWave: your attorney-reviewed source for HR news, tools, forms and training.

Federal and State HR and Benefits Compliance, including:

- o Latest Health Care Reform Tools and Guidelines
- o Continuation of Benefits
- o COBRA, HIPAA, FMLA, USERRA
- o Minimum Wage

Fast Answers to HR and Benefits Questions, including:

- How to Hire and Terminate Employees to Prevent Costly Lawsuits
- o How to do Performance Reviews at Every Level

Hundreds of Downloadable Forms, including:

- o Sample Policies and Checklists
- o Customizable employee handbook

Interactive Online Human Resources Tools, including:

- o Job Description Builder
- Salary Benchmarking Tool
- Employee Cost Calculator

