

introduction

BenefitBridge is your passport to administrative automation and on-demand, self-service information for your employee benefits program in a web-based environment. Through a secure portal accessed through the Internet, BenefitBridge integrates benefit enrollment, eligibility, employee communications and self-service tools to maximize the effectiveness of your plans and resources.

BenefitBridge – a responsive, integrated platform providing plan sponsors:

- A single, trusted site for your employee benefits staff to access and update all eligibility information for your employees
- On-demand education, decision support and employee self-service tools
- Enhancement for your plan documentation and compliance needs

BenefitBridge provides a single source for all employee benefits information for each employer.

documentation and compliance

BenefitBridge Reports

Plan Administrators have a wide range of standard and custom reports available through *BenefitBridge*. Various reports provide documentation of plan and participant status, and serve as backup for billing remittances to insurance companies and health plans. The standard reports support the typical needs for benefit program operation, but the *BenefitBridge* system is flexible, allowing you to fine-tune your reports to address your specific requirements.

These reporting capabilities let you effectively reconcile with your payroll and carrier eligibility systems, helping to ensure accurate transactions, and ensuring that all covered employees and their dependents are appropriately enrolled.

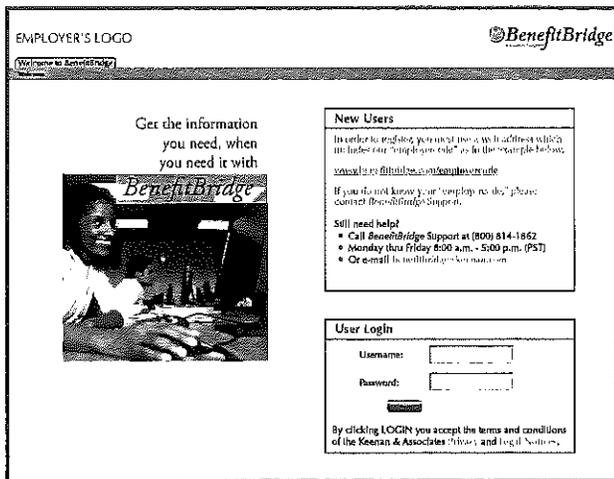
Billing Reports	<ul style="list-style-type: none">• Carrier Summary Bills• Carrier List Bills• Volume Based Bills
Payroll Reports	<ul style="list-style-type: none">• Payroll Deductions by Employee Classification• Payroll Deductions by Carrier• Payroll Deduction Discrepancies
Eligibility Reports	<ul style="list-style-type: none">• Dependent and Retiree Age Changes• Benefit Additions, Changes and Terminations• Demographic Changes• Benefit Summary Statements• Employees without Coverage• Over Age Dependents• Carrier Enrollment Census• Open Enrollment, New Hire, and Life Event Changes

answers, education and service

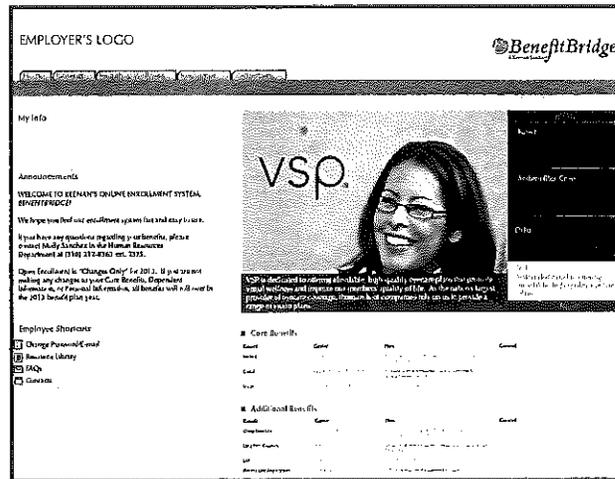
BenefitBridge Employee Resources

BenefitBridge is custom branded for each employer to reinforce the connection between the benefits and the plan sponsor. Once participants are connected to *BenefitBridge* they will be able to:

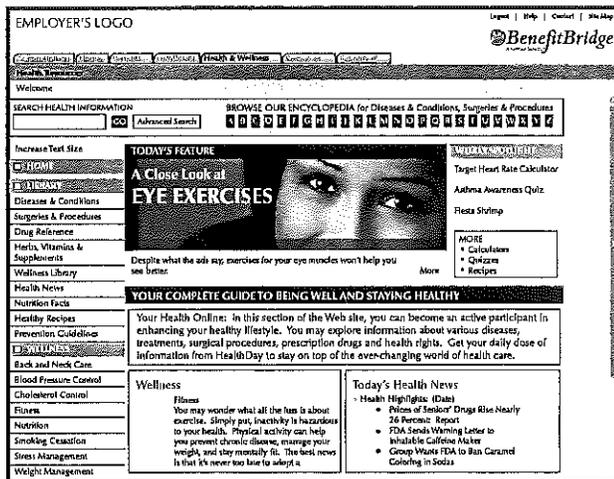
- **Enroll online** and update personal information.
- Conveniently **review benefits information** at any time and place.
- Obtain **answers on demand** to benefit questions.
- **Compare benefit plans** with decision support tools.
- **Verify coverage** selections and dependent eligibility.
- Access **financial planning tools and calculators** to plan for various life events such as marriage, birth of a child, or death of a family member.
- Direct **link to each health plan** carrier and provider information.
- Health and **wellness reference resources**.
- Link to **key websites** for state and federal programs.
- Access to **retirement planning tools** including information on retirement plans, calculators and related resources.
- Obtain **timely updates** on benefit plans, legislative changes and local events such as open enrollment.
- Access a customized **Resource Library** with documents, forms and links related to their benefit program.



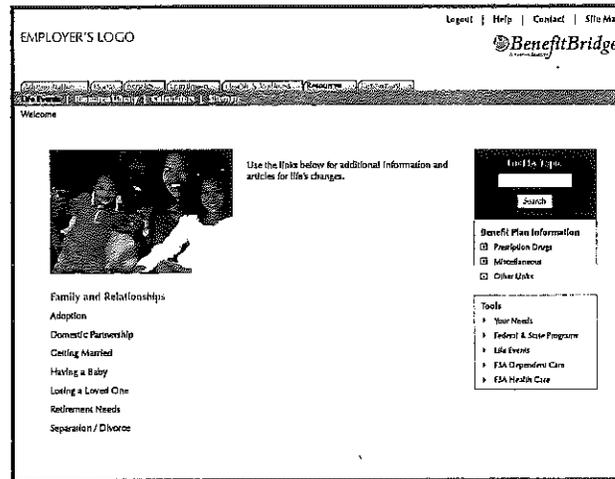
Access BenefitBridge through the single, secure login.



Delivering the information employees need most.



Employee education resources available 24/7.



Helpful resources for life's vital decisions.

streamlines benefits administration

BenefitBridge includes the tools Human Resources and benefits professionals require for managing their demanding employee benefits responsibilities. Using the integrated online interface, the Benefits Administrator will be able to:

- Manage benefit enrollment information for active employees, retirees, employees on Leave of Absence and COBRA participants.
- Process open enrollment either on a self-serve or assisted basis.
- Process ongoing and new hire enrollment either on a self-serve or assisted basis.
- Produce Benefit Statements for all employees.
- Transmit enrollment and eligibility information to carriers.
- Identify changes and generate files that contain updates for other systems like payroll or Human Resources.
- Generate detailed census information.
- Maintain history of enrollment changes for each employee.
- Obtain online reports with information on all employees, their dependents, their benefits and related information.

More details about reporting options are shown on page 14.

Assistance with Health Care Reform

With the implementation of the Affordable Care Act (ACA), *BenefitBridge* will be a valuable resource for meeting the additional compliance demands:

- Employee communication and disclosures
- Tracking full time/part time hours for benefit eligibility
- Maintaining data needed for W-2 reporting and grandfathering documentation

what is *BenefitBridge*?

BenefitBridge is a secure web-based portal that acts as a single gateway to a broad array of resources, applications and information. *BenefitBridge* delivers only the information and services relevant to employer benefit administrators and their employees based on unique login credentials, job classification, and employment status. The single, secure access ensures that each individual user will have access only to the resources and functions they are authorized to use.

Basic Features

Keenan's unique Employee Benefits Portal improves three major areas:

- **Employee Communication.** With the rapid changes in employee benefit legislation and the resulting impact on employer plans, the need for an employee benefits communication platform has never been greater. *BenefitBridge* provides various types of communications that provide specific information to each user - about the plans, health care, and announcements from the benefits administrators. Benefit-related information can be selected and delivered through *BenefitBridge*, appropriate to the user who is logged in.
- **Decision Support.** Content in *BenefitBridge* provides benefit plan comparison tools, and an array of resources relating to life events, such as marriage, a new child, and retirement. Participants can see how their employee benefits are affected by these life events and gain a better understanding of their alternatives. Human Resources managers and benefits administrators have quick reference access to benefit laws and regulations that affect their plans.
- **Benefit Administration.** *BenefitBridge* handles eligibility, enrollment, billing and reconciliation, payroll data and reporting in an integrated, efficient system that saves you time and energy and increases accuracy and compliance through automation. This enables employees to get answers to many typical benefits inquiries and transactions through self-service access, and helps employers maintain accurate plan documentation. It further streamlines insurance carrier eligibility and premium remittance processing, greatly simplifying the management of employee benefits eligibility.