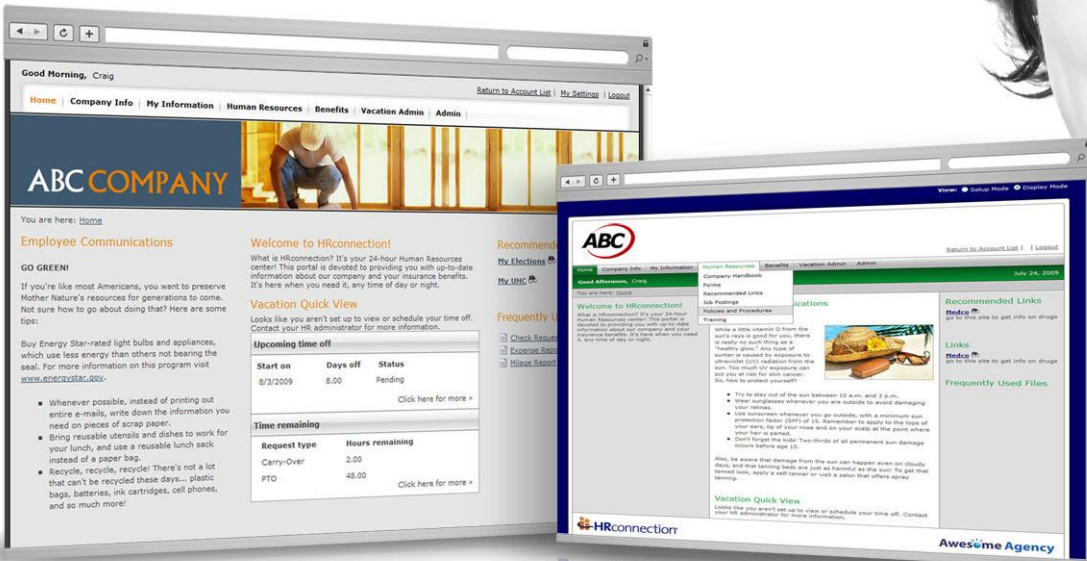


PORTAL OVERVIEW: FEATURES AND BENEFITS

JFP Benefit Management Inc. is pleased to provide HRconnection®, an intuitive HR communication Web portal that helps deliver information in one secure and convenient location that is easily viewed by employees. Customizable to specific needs and preferences, HRconnection offers the following flexible features and benefits.



PORTAL FEATURES

- Customization of portal look, feel and menu options
- Self-serve access to company and employee communication information including 's history, handbooks, forms, directories and policies
- Online benefits elections including standard and customizable reporting
- Anytime access (24-7) to benefit plan information
- Time-off approval, tracking and reporting capabilities
- Database of employee information useful for reporting
- Select portal functionality is optional based on preferences
- Mobile capabilities allows employees to access important information anytime, anywhere

TRAINING AND SUPPORT

- A customized implementation and access to a dedicated JFP Benefit Management Inc. consultant
- On-screen, context-sensitive Help
- Online Quick Reference Guides

Call (517) 784-0535 or (800) 589-7660

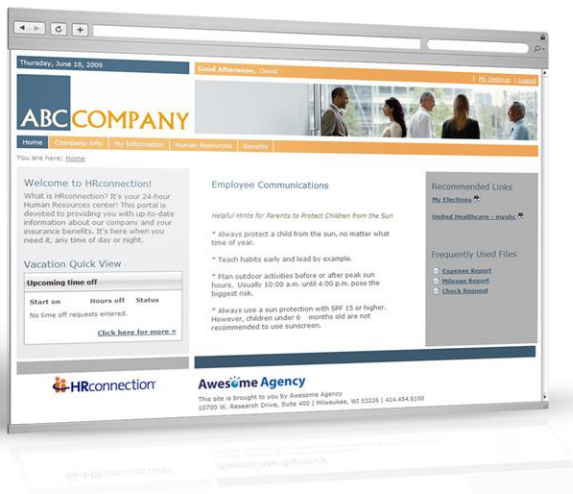
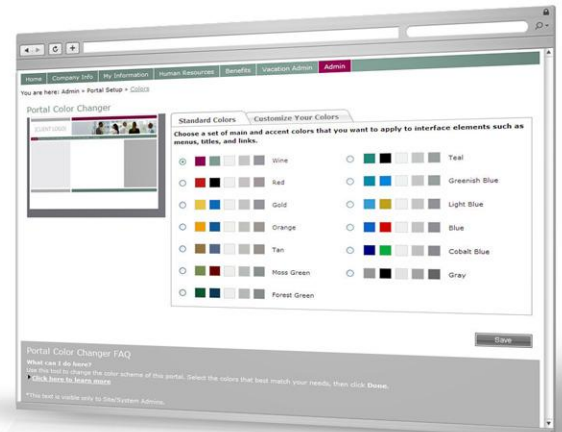
<http://www.jfpbenefitmanagement.com>

PORTAL OVERVIEW: FEATURES AND BENEFITS

CUSTOM PORTAL DESIGN CAPABILITIES

Unsurpassed custom design options include the ability to:

- Select from three portal design layouts
- Choose from 12 standard color schemes or easily customize your own
- Control images including company logo, name and stock photos
- Offer different information for different groups of employees
- Create your own sub-menu items such as a job descriptions page, custom messages page, etc.



WELCOME

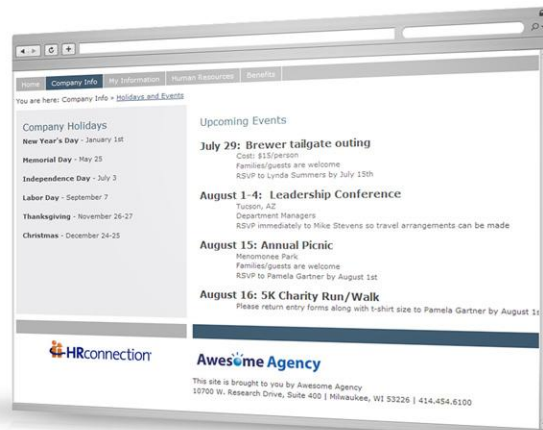
Delivering targeted employee communications is easy with a customizable home page that includes:

- Home page welcome message and seasonal announcements
- Links to employer-recommended Web resources
- Scheduled employee communication campaigns
- Quick view of upcoming time off and time remaining, personalized to the user

COMPANY INFORMATION

Educate and assist employees on company-specific information including:

- Employee directory
- Departmental contacts
- Holiday and event listing
- Mission statement and vision
- Company history

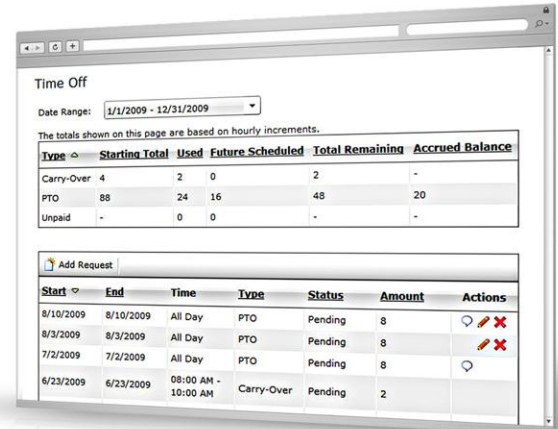


PORTAL OVERVIEW: FEATURES AND BENEFITS

MY INFORMATION

Empower employees to manage personal information including the ability to:

- Add, review or update personal information
- Manage time-off requests and view a summary by type, such as vacation, personal or sick day
- Update life event changes such as beneficiary, dependent or marital status information
- Manage and review benefit elections
- View both current and future personal elections throughout the year



HUMAN RESOURCES

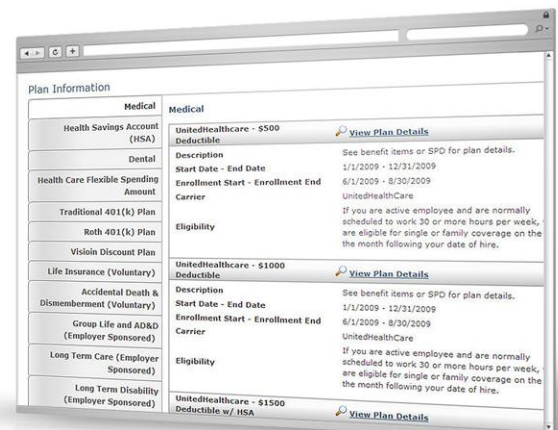
Eliminate the need for distributing bulky and costly company materials and provide online access to career information to employees, including:

- Handbooks
- Forms
- Directories
- Policies and procedures
- Career growth, job posting and training information

BENEFIT PLANS

Bundle everything employees want to know about their benefit plans in one secure location. Benefits are listed by type such as medical, dental, vision, etc. Within each plan type, employees can obtain detailed plan information and benefit summary information, including the ability to:

- View plan design information including rates and eligibility
- Access Summary Plan Descriptions
- Compare plan benefits
- Obtain plan forms
- View carrier contact information
- Access Frequently Asked Questions



PORTAL OVERVIEW: FEATURES AND BENEFITS

REPORTING OVERVIEW

By capturing employee and plan information in HRconnection, administrators have the ability to create the following reports quickly and easily in any of the following outputs: Microsoft® Excel® and CSV, Adobe® PDF, HTML and RTF.

Election Reports

Election Summary – Create a summary of all benefits elected by an employee for a specified effective date (available in English and Spanish).

Payroll Extract Report* – Extract payroll information for employee based on election effective date.

Personal Instruction Sheet – Generate an informational reference for employees to use when preparing for open enrollment.

Premium Report* – Extract election and premium information, based on effective date, to compare with the monthly billing statement issued by a carrier.

Plan Design Report – View detailed information, including rates and benefits, on any of the plan offerings.

Annualized Contribution Report – View per deduction and annualized contributions by employees for all plan types.

Beneficiary Report* – View designated beneficiary information.

Carrier Extract Report* – Extract employee information and election data based on effective date.

Census Report* – Extract information needed for an employee census.

Change Report – Election Comparison over Time* – View all changes made to employees' elections between effective dates.

Change Report – Election Comparison (based on effective date) – Compare employee elections effective as of two specific dates.

Change Report – Election Comparison (based on confirmation date)* – Track elections confirmed within a specified date range.

Change Report – Election & Demographic Change – Monitor changes made because of a life event, open enrollment, employee termination, or employee/contact demographic changes during a specified date range.

Election Status Report – Unconfirmed Elections – Identify employees who have unconfirmed elections for a selected plan type within the enrollment date range.

*These reports offer customization options through the ability to add and reorganize report fields.

Employee Reports

Employee Changes – Monitor the changes of employee or family contact records during a specified period.

Employee Information* – Extract basic employee and employment information.

Employee User Name Report – Generate a list of employee user names.

My Family Information Report* – Extract basic employee, employment, and my family and contacts information.

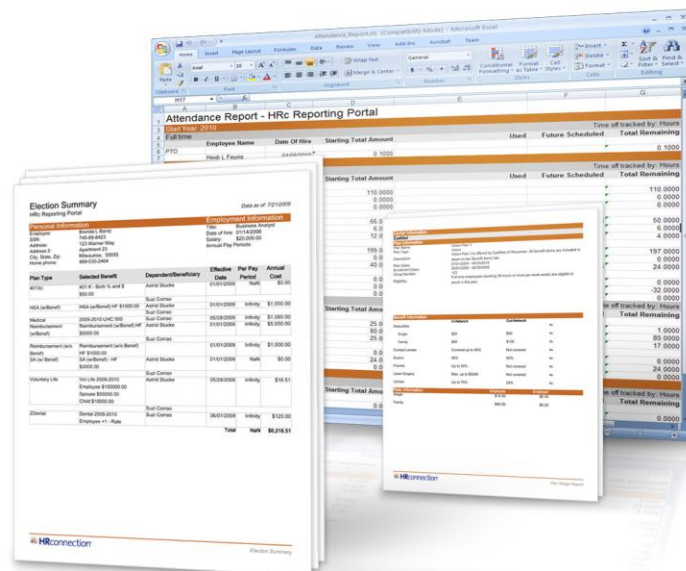
Attendance Report – Extract vacation totals and track attendance for employees.

Out of Office Report* – Generate a list of employees who are out of the office during a specific date range.

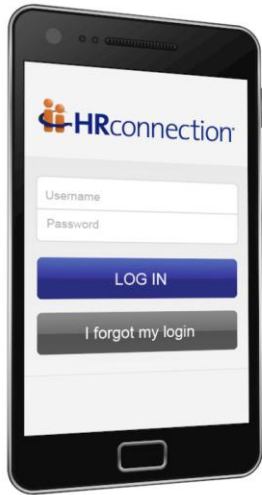
Portal Usage Statistics – Monitor usage of HRconnection for a specified period.

Time Off Requests* – Generate a list of employees who have requested time off during a specific date range.

Time Off Totals* – Download time off totals for employees.



PORTAL OVERVIEW: FEATURES AND BENEFITS



MOBILE ACCESS

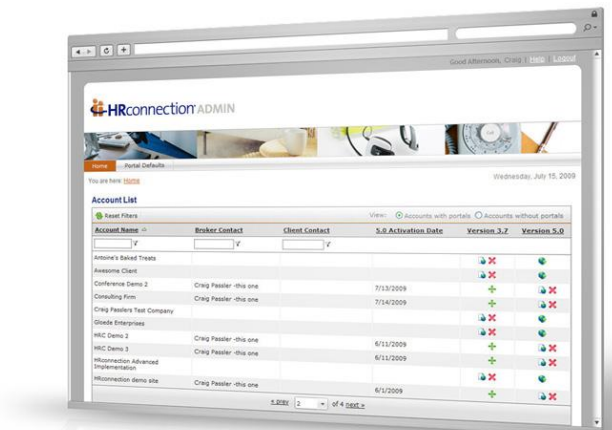
Employees can access the following HRconnection features on their mobile or tablet device, further streamlining necessary tasks and making connecting with your employees easier than ever:

- Searchable employee directory, to quickly find contact information for colleagues and managers
- Time off tracking, including the ability to request time off, edit or delete pending requests, and view remaining time off
- Benefit plan information, including plan details, benefit summaries, current elections and more

ADMINISTRATION

From portal setup to uploading custom content to reporting, HRconnection offers administrators the ability to:

- Select portal's look, feel and functionality
- Upload employee data including dependents, contact information, emergency contacts, job titles and more
- Add, edit or delete benefit plan data
- Administer life events and send benefit election reminders
- Manage vacation tracking including the ability to do accruals
- Publish portal content such as bulletin board postings, policies, handbooks, welcome page messages, etc.
- Generate reports and manage data imports



HRconnection® SYSTEM REQUIREMENTS

- Microsoft® Internet Explorer® internet browser 6.x or higher, or Mozilla® Firefox® internet browser 3.x or higher
- Dedicated, high-speed internet connection recommended
- Minimum monitor resolution of 1024 x 768
- HRconnection is not supported on Apple® Macintosh® computers

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