

BOTTOM LINE BENEFITS

MyWavePORTAL®



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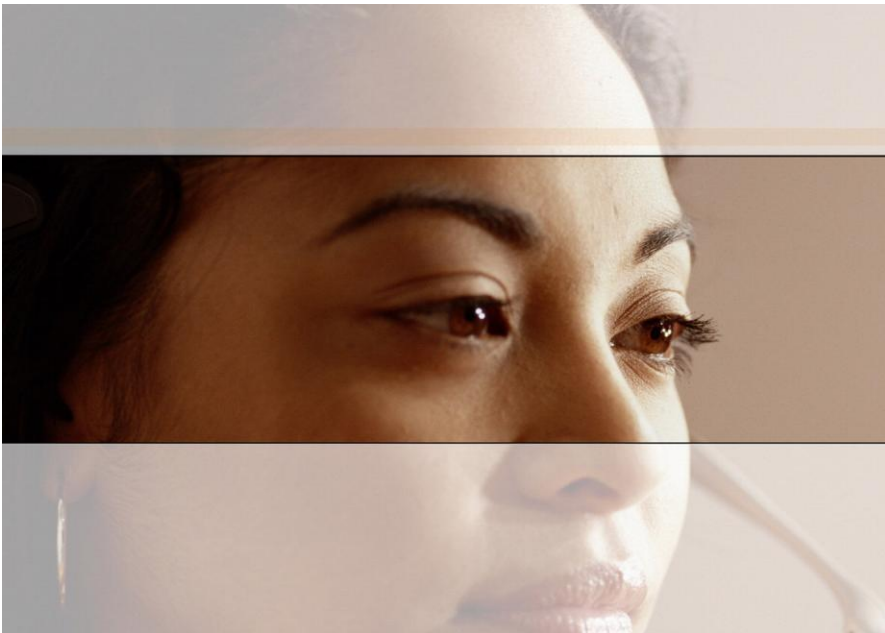
MyWavePortal®

Click+Connect+Communicate

Welcome to a whole new way of working — MyWave® is your personalized Web site that allows you to effortlessly click, connect, and communicate with

Bottom Line Benefits.

It's designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to view documents online, participate in plan/program surveys, or connect with over 300,000 peers in your industry, this is the place to be. It's easily accessible, hardworking, and just one of the many value-added services available to you when you partner with us.



"The Community section allows us to easily find out what other companies are doing in a variety of situations. I can get answers quickly from other colleagues in the industry; the Community has become my personal sounding board."

Trevor, MyWavePortal User, Northeast

Posting Center

- Our document posting capabilities allow a seamless exchange of information sharing from our agency to you
- Accessible 24/7, postings from our agency are timely, relevant, and easy to locate in one convenient place online

Survey Benchmarking

- Participate in benefit plan and/or P&C program surveys
- Allows you to determine how your plans and programs compare to other employers across the U.S.

Community

- Through MyWave Community, you have access to a vast and knowledgeable network of colleagues from across the country
- Share information and resources via the Community's interactive forum that allows you to post questions to your peers, provide insight into other users' questions, and allows you to track responses based on topics or individual questions
- Community postings are organized by topic so you can source information quickly and easily



"MyWaveHR is an extremely valuable resource for us. We particularly appreciate the forms available in the Legislative Guides and the newsletters found in *HealthShop*."

Julie, MyWaveHR Client User, Midwest

MyWaveHR[®]: Your Electronic Human Resource Assistant

MyWaveHR is the helping hand you need for all your Human Resource needs. Whether you are looking for Legislative information, employee communications, industry-related Web sites, or consumer-related healthcare information, MyWaveHR has it readily available for you in one easy, convenient location.

Compliance

Looking for quick answers to tough legislative questions? MyWaveHR's Compliance has the answers you're searching for. You will be directly linked to an exclusive set of comprehensive guides full of federal legislation. Complete guides include COBRA, HIPAA, HIPAA Privacy, Section 125, and FMLA. Within each guide, sections include Related Articles, Q&A, Forms, and Quick Reference. A search function is also available to help you easily source information by allowing you to browse all or

only particular sections within each guide.

Documents on Command

When you need to resource information fast, the Documents on Command section of MyWaveHR provides instant access to a library of downloadable articles covering a variety of topics — exactly when you need them! Articles are conveniently grouped by general category and include: Benchmark Surveys & Statistics, Compliance & Plan Designs, and Employee Communication & Education — to help you easily locate all the resources available to you. Or, use its keyword search function to find related documents.

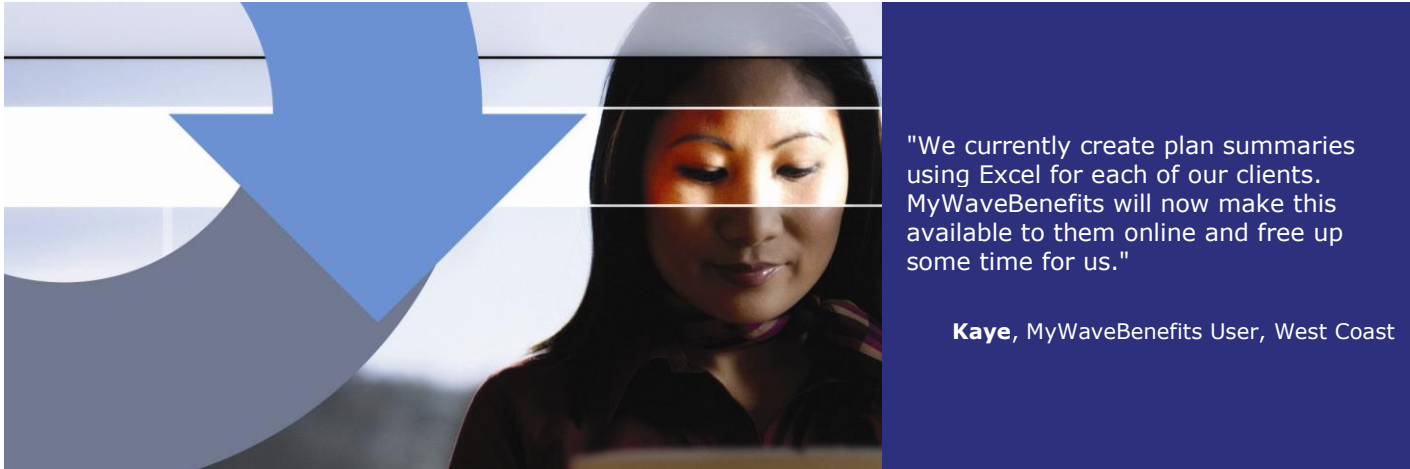
Resources

MyWaveHR's Resources provides useful links and articles to industry-related Web sites —all through the convenience of your MyWaveHR[®] homepage. In addition, use the helpful

search function so you can promptly find all the information you are looking for, as well as any related documents from the Documents on Command section. And if you still cannot find exactly what you need, use the convenient, "contact your broker representative" help link. So many helpful resources — all at your fingertips.

HealthShop

Want consumer health-related articles in professional looking newsletters to give to your employees in a snap? No problem! MyWaveHR supplies you with *HealthShop* — comprehensive, consumer information, in ready-to-print newsletters. Topics include: *At the Doctor's Office*, *At the Pharmacy*, *Home Care*, and *Your Health*. Use these newsletters to help your employees make smart and informed healthcare decisions.



"We currently create plan summaries using Excel for each of our clients. MyWaveBenefits will now make this available to them online and free up some time for us."

Kaye, MyWaveBenefits User, West Coast

MyWave[®] Benefits: Your Benefit Plan Information Center

MyWaveBenefits is your one-stop information center that allows you to view your company's benefit plan information online. And to help simplify things even more, we've stored all this valuable plan information in one easily accessible location – making it just a mouse click away.

Benefit Plan Information

Want to be able to see the different plan types that your agency chose for the year? MyWaveBenefits can easily provide you with this wealth of information.

Once you select a plan type, the current related policies will automatically appear, allowing you to view each plan's basic information. If you select a specific plan type such as dental, you will be able to see that plan broken down by plan type, year, and name, as well as policy number, and issuing carrier.

You can drill-down and see even more detailed information by selecting the Benefits tab – displaying your agency's current plan design.

Another great benefit is that the system holds plans that are currently in place, in

addition to prior plans, allowing you to compare plan information from year to year.

Rate Information

Would it be helpful to know specific information about the benefits elected by your agency such as monthly fees? And how great would it be to know rate structure information? With MyWave[®]Benefits, this beneficial information is just another valuable component you'll have access to, with the ease of a click of the mouse.

By clicking on the Rates tab within the plan type you selected, you'll be provided with a detailed summary of the policy's rate information including such valuable information as rate structure, employee count, and rate amounts.

