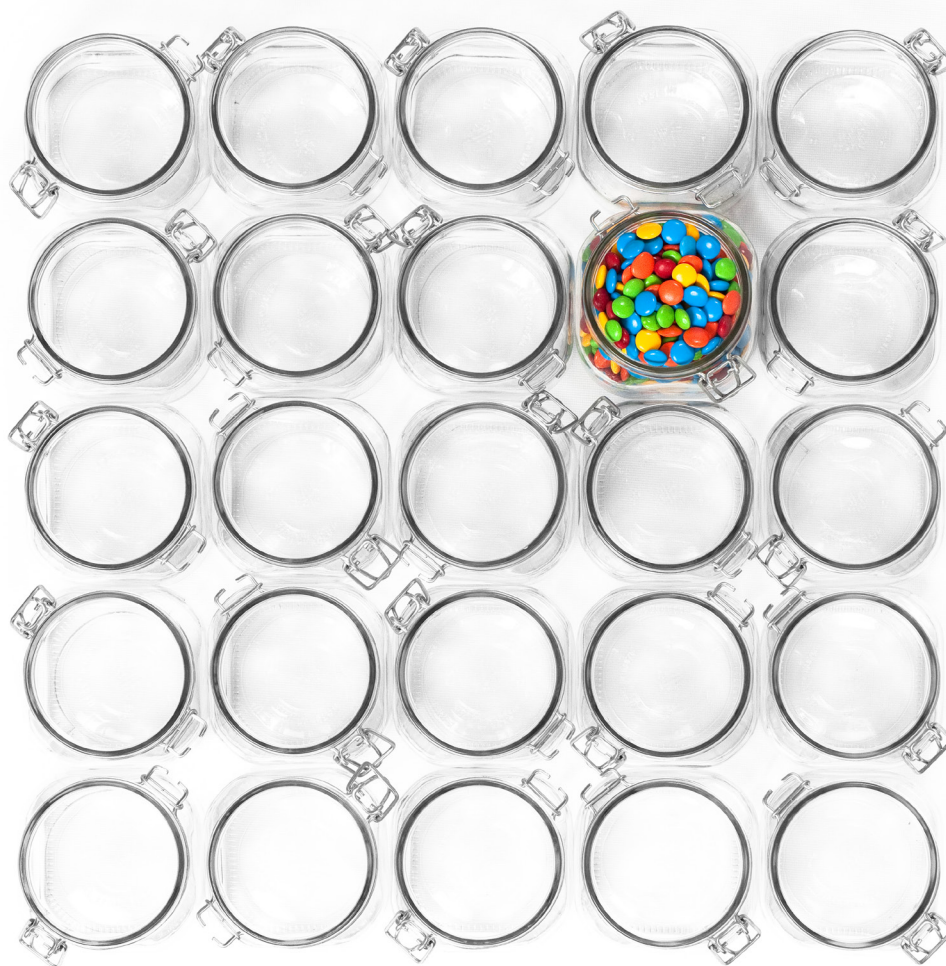


BENEFITFOCUS HR INTOUCH





ALL YOUR BENEFITS. ONE PLACE.

BENEFITFOCUS® HR InTouch is a cloud-based platform that supports online enrollment, employee communication, benefits education and HR management. More than 300,000 employers manage their benefits in the Benefitfocus Cloud, which supports more than 100 types of benefits, from health and dental coverage to voluntary and financial benefits.

Benefitfocus is the country's largest provider of benefits technology, and HR InTouch transforms the way your company manages benefits. Whether you want to increase participation, simplify enrollment, improve employee communication or support defined contribution plans, Benefitfocus provides a better way to provide a comprehensive benefits program while engaging and educating your employees.

THE BENEFITFOCUS CLOUD

Continuous investments in infrastructure, capabilities and usability

Scalability to support growth

Quick response to industry and legislative changes

Full, secure monitoring and hosting of your data

Minimal IT investment and resources from your company

Simple, straightforward implementation process

24/7 access anywhere you have a web connection



SCAN TO WATCH

HR InTouch creates a better way for employees to shop and enroll in all of their benefits in the Benefitfocus Cloud. With HR InTouch, you can educate your workforce, increase benefit participation and enforce even the most complex eligibility rules. Videos, cost trackers and reminders from your HR team are integrated throughout the enrollment process so you can provide a personalized, enjoyable enrollment experience for your employees.



In the Benefitfocus Cloud since 2011

BENEFITFOCUS®

HOME

MY BASIC INFO

MY BENEFITS

My Open Enrollment Benefits

Open Enrollment Complete!

You have completed Open Enrollment for your next benefit year. Please take a moment to review your benefits before you Continue.

1

Medical and Dental

Section Complete!

Medical

Plan: Options HDHP

Coverage: Employee and Spouse

Cost: \$99.00 per month

Effective Date: 03/01/2012

Health Savings Account (HSA)

Participating In: Health Savings Account

Employee Ongoing Contributions

Effective Date: 03/01/2012

Dental

Plan: Dental Premier

Coverage: Employee and Spouse

Cost: \$7.85 bi-weekly

Effective Date: 03/01/2012

2

Flexible Spending

Section Complete!

Health Flexible Spending Account

Participating In: Health Savings Account

Employee Contributions: \$1,200.00 per year

Effective Date: 03/01/2012

View

Medical and Dental

Please choose your medical plan.

Please choose the plan that is best for you or you and your family.

HMO 100

HMO America

PDF

HMO 100 plan details (PDF)

What is an HMO?

Congratulations Mary!

You have successfully completed your enrollment process!

Please review and print your detailed information for your records. Click Continue to return to your home page.

Confirmation Number: 378911032

Your Detailed Information

Summary of your Benefits

View and print for your records

Benefits Guide

View and print for your records

Beneficiary Form

View your beneficiary form

Additional Information

Office visit: \$30 Primary / \$40 Specialist

Coinurance: 100% In network / 90% Out of network

Deductible: \$1,000 In network / \$1,000 Out of network

Prescriptions: \$15 | \$30 | \$50

Additional Information

Office Visit: \$30 Primary / \$40 Specialist

Coinurance: 100% In network / 90% Out of network

Deductible: \$1,000 In network / \$1,000 Out of network

Prescriptions: \$15 | \$30 | \$50

A Benefits Marketplace

Traditionally, companies use a combination of several different enrollment methods for different types of benefits. Employees might enroll in some benefits on paper, while they are required to visit multiple websites or attend meetings to enroll in others.

HR InTouch creates a benefits marketplace in the Benefitfocus Cloud. Employees select

- medical
- dental
- financial
- life and disability
- voluntary and
- wellness

coverage in just a few clicks, increasing participation in your benefits program by making it easy to enroll in all of the benefits your company provides.

Provide Employee Self-Service

With HR InTouch, employees have one place to compare plans and enroll in all benefits. And, because Benefitfocus technology is cloud-based, employees can access their information online, anytime. A simple, intuitive workflow guides them through the enrollment process so they can enroll at their own pace, and integrated videos and decision support tools provide assistance along the way. HR InTouch gives your employees access to

- plan shopping tools
- benefit cost trackers
- multi-lingual support
- personalized benefits information and
- educational videos.

HR InTouch also helps eliminate paper processing for dependent verification and life events. When employees have a life event that requires documentation, they can simply upload a photo of a marriage certificate, birth certificate or other legal document into their secure HR InTouch document center. You can review and approve all documentation and benefit changes, right from the HR InTouch portal.

Integrate Plan Comparison Tools

Integrated plan shopping tools help employees make decisions based on detailed, personalized coverage and usage information. In HR InTouch, employees can adjust values and model plan costs in real-time based on their expected number of:

- hospital stays
- outpatient facility visits
- primary care visits
- specialist appointments and
- brand name and generic prescription drugs.

3	Outpatient facility visit 49 % of total	\$1,548.30
5	Primary Care Physician Visit 15 % of total	\$460.00
2	Specialist Visit 15 % of total	\$474.70
4	Brand Name Prescription 19 % of total	\$593.00
2	Generic Prescription 2 % of total	\$69.88
Total		\$3,145.88

HR InTouch accommodates usage data for spouses and dependents as well, calculating expected out-of-pocket costs for the whole family. As employees select their benefits, they understand the relationship between their behavior and the costs of different plans and can choose the coverage that best fits their needs.

Enforce Eligibility and Business Rules

HR InTouch automatically enforces your business rules and the rules of your benefit providers for Open Enrollment, new hires, terminations and employee life events that occur throughout the year. HR InTouch supports

- new hire wait periods
- multiple enrollment periods
- life event rules
- complex plan and rate structures and
- COBRA eligibility.

A category-driven architecture ensures that employees only view the benefits for which they are eligible. And, because all of your business rules are enforced automatically in the Benefitfocus Cloud, you never have to worry about retroactively correcting eligibility errors.

EDUCATION AND COMMUNICATION

HR InTouch gives your employees access to the information they need, at the moment they need it. Rich content libraries, videos and an FAQ Knowledgebase allow you to easily provide clear, consistent communication so your employees can fully understand and appreciate the benefits you offer.

"Benefitfocus gives us the opportunity to share information clearly and consistently, and it enhances the overall experience. We don't have people interpreting anymore. Everyone hears the same thing, at the same time, in the same way."



SCAN TO WATCH

LAURA OSTROFF

Vice President, Benefits and HRIS,
Bon Secours Health System

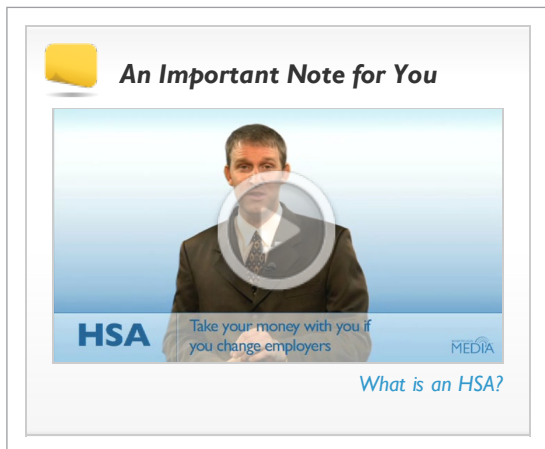
In the Benefitfocus Cloud since 2003

The screenshot displays the Benefitfocus HR InTouch web application. At the top is a navigation bar with links: HOME, BENEFITS, HEALTH & WELLNESS, COMPANY POLICIES, and PERSONAL LIFE. The main content area is divided into several sections:

- To Do List:** A section on the left with a checkbox labeled "Enable To Do List".
- Quick Links:** A section on the left with links for "Getting Started" (Enroll in Benefits), "Links" (Associate Handbook), and "Open Enrollment".
- Welcome Mary!:** A central banner featuring a photo of a woman and the text "Benefitfocus HR InTouch".
- FAQ Knowledgebase:** A section on the left with tabs for "Asked Questions", "Answered Questions", and "Add New FAQ". It lists several questions, such as "What is a PCP or Primary Care Physician?" and "Can I add a family member to my medical plan?".
- Message Center:** A section on the right with tabs for "Inbox", "Sent Messages", "Compose Message", and "Archive". It shows a list of messages with columns for "From" and "Subject".
- Open Enrollment:** A section on the right with a link "Click Here to Enroll in Your Benefits".
- Ask HR:** A section on the right with a search bar and a link "Ask a New Question".

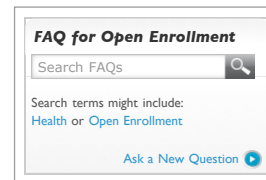
From	Subject
Ann Roberts	Updated Benefits Document for Raleigh Employees
Your HR Department	A Message for Administrators only
Corporate Communications	October Company Newsletter Attached
Ann Roberts	A message to all Raleigh Employees
Your HR Department	Open Enrollment Dates

Personalize Employee Communication



HR InTouch helps you personalize communication with even the largest, most diverse workforce. With HR InTouch's Message Center, your team can send targeted messages to employees at a specific geographic location or based on managerial level or full-time status. HR notes are available to customize the enrollment experience, allowing you to post reminders and videos on specific pages to communicate special instructions.

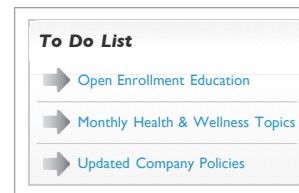
Build an FAQ Knowledgebase



Help employees find answers to common questions on their own. HR InTouch's FAQ Knowledgebase feature allows you to dynamically build a library

of frequently asked questions about your benefit program, company perks and more. Employees can search the knowledgebase and quickly find accurate answers.

Simplify Onboarding and Training



HR InTouch organizes your new hire and training materials into one engaging, interactive program that allows employees to learn at

their own pace and review content as needed. To-do lists help you present important messages, videos, forms and policies for review conveniently on the HR InTouch home page, and reporting and user acknowledgments provide transparency so you can easily track who viewed what, when.



Communicate with Video

Video is one of the fastest, simplest and most effective ways to communicate with your employees. HR InTouch includes access to the BENEFITFOCUS® Video Library, which covers topics in the areas of benefits, human resources, office productivity, health and wellness and healthcare reform. Videos are scripted, produced and reviewed by HR and benefits experts, and new videos are added regularly so you can consistently provide up-to-date, educational content. Videos are available in both Spanish and English.

With the Video Library, your employees don't have to leave HR InTouch to obtain the information they need to make informed choices. Benefits experts review each video, so you can be sure you're sharing the most up-to-date, accurate information. With video, your company can help employees understand benefits terminology, reduce the number of questions asked during Open Enrollment, eliminate paper memos, policies and enrollment packets and provide consistent information to a large or geographically-diverse population.

The screenshot displays the BENEFITFOCUS® website. At the top is a navigation bar with links: HOME, BENEFITS, HEALTH & WELLNESS, COMPANY POLICIES, and PERSONAL LIFE. Below this is a sidebar with a 'Choose a Topic:' dropdown menu showing options: COBRA, Workplace Rights, and Federal Programs. The main content area features a video player titled 'COBRA' with a subtitle 'Must pay full cost of premium plus an administration charge'. The video shows a woman speaking. Below the video player is a section titled 'COBRA Continuation Benefits' and an 'Additional Resources' box containing links to 'COBRA Department of Labor FAQs' and 'COBRA Compliance'. On the left side of the interface, there are 'Quick Links' sections: 'Getting Started' with a link to 'Enroll in Benefits', and 'Links' with links to 'Associate Handbook', 'Take a Personal Health Assessment (PHA)', 'Holiday Calendar', and 'Templates and Forms'.

“Even to the most educated employee, benefits are a foreign language. We really like having access to the Video Library so our employees and their families can understand what an FSA is, or what a PPO is. Having that information easily accessible in HR InTouch benefits everyone.”



SCAN TO WATCH

CARRIE MIRANDA

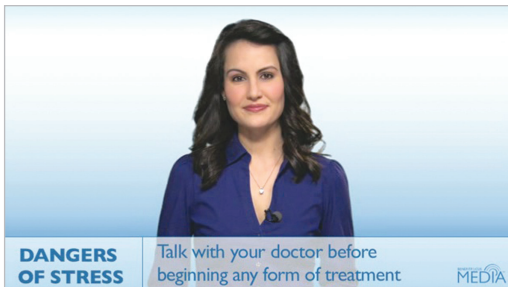
Director of Compensation and Benefits for
Charlotte-Mecklenburg Schools

In the Benefitfocus Cloud since 2009

The HR InTouch Video Library



86 percent of U.S. Internet users watch video online¹



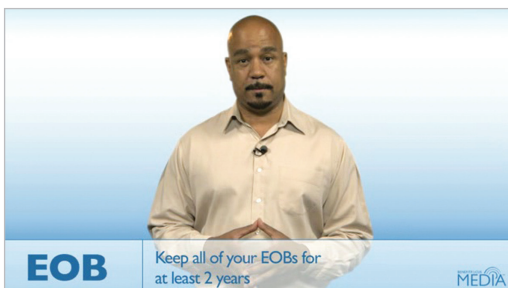
Nearly 70 percent of employees say they would like to receive multimedia educational materials during the benefits enrollment process²



YouTube videos receive more than three billion views every day³



Only 23 percent of employees are satisfied with their current benefits communications⁴



77 percent of employees say their employer can improve Open Enrollment by using simpler language to describe benefits⁵

Video Library gives you unlimited access to hundreds of videos:

BENEFITS LIBRARY EXAMPLES

Critical Illness
Copayment
Health Savings Account
Long Term Disability
Medicare
401(k)
Open Enrollment
Cafeteria Plan

HUMAN RESOURCES EXAMPLES

HIPAA
Confidentiality
Email Protocol
Change in Status
Work Life Balance
Family Medical Leave Act
Beneficiary
Getting Married

WELLNESS EXAMPLES

Cost of Smoking
Fitting in Exercise
Skin Cancer Prevention
Maintain a Healthy Weight
Personal Health Assessment
Eating Healthier
Stay Active at Work
Dangers of Stress



SCAN TO WATCH

BENEFITS MANAGEMENT

HR InTouch helps you manage all your benefits in the Benefitfocus Cloud – from new hire onboarding, to life events, to COBRA administration. Benefitfocus gives you access to a sophisticated suite of tools to simplify Open Enrollment, create reports and design your HR InTouch portal. You have everything you need to manage your entire benefits program, right at your fingertips.

"We are excited to use this innovative technology from Benefitfocus. After receiving positive feedback from other Benefitfocus retail customers, it is clear that Benefitfocus is the market leader in benefits management and communication technology. HR InTouch provides the tools we need as we continue to grow our business in the years to come."

JACK BARRETT

SVP of Human Resources for Tops Markets

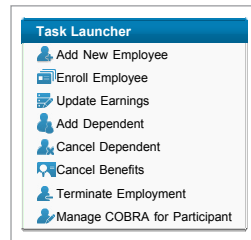
In the Benefitfocus Cloud since 2011

The screenshot displays the Benefitfocus HR InTouch portal. At the top, the header includes the Benefitfocus logo, navigation tabs (Home, Employees, Reports, HR Toolbox, Resource Center), and a search bar. The main content area is personalized for Ann Roberts, showing a 'Welcome' message and a 'Your Tasks' section with a dropdown menu. To the right is a 'Task Launcher' with icons for various actions like 'Add New Employee', 'Enroll Employee', 'Update Earnings', 'Add Dependent', 'Cancel Dependent', 'Cancel Benefits', 'Terminate Employment', and 'Manage COBRA for Participant'. Below the 'Your Tasks' section, there are three main functional areas: 'Tasks for this Employee' (listing Medical and Dental, Flexible Spending, Basic Life and AD&D, Supplemental Life, and Critical Illness, each with an 'Approve' button), 'Update Employee' (listing Change Login ID and/or Password, Terminate Employment, Update Earnings/Salary, and Change Categories), and 'Reports' (listing Employee Detail Report, Employee Benefit Summary Report, and History of Changes). At the bottom, there are three large buttons: 'Search Employees' (with a magnifying glass icon), 'COBRA Manager' (with a person icon), and 'Group Information Report (pdf)' (with a PDF icon).

Simplify Common Tasks

HR InTouch helps you organize your daily HR workflow and improve the way you support your employees. More than 50 reports and available tools such as

- to-do lists
- ad hoc reporting
- cafeteria credit programs
- HR approvals and
- content management systems

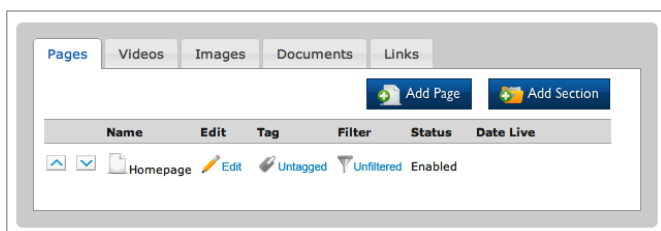


help simplify time-consuming tasks. With all benefits in one place in the Benefitfocus Cloud, you can log in to one location and easily review and manage your entire employee benefit program. Tools like the Task Launcher make it easy to complete common HR processes, including

- adding, terminating and rehiring employees
- changing employee categories (location, status, etc.)
- initiating life events
- adding or canceling dependent coverage and
- managing COBRA eligibility and enrollment.

Design and Publish

Your HR team can easily configure your HR InTouch portal, incorporating your unique brand and content without the assistance of your IT staff. Once your site has been set up with the tools, widgets and content your company has selected, HR InTouch makes it easy to publish new content on an ongoing basis.



Your HR team can simply upload documents and forms through the HR InTouch portal and make them instantly available to your entire workforce.

Manage Defined Contribution Plans

A screenshot of the 'My Open Enrollment Benefits' summary in HR InTouch. It shows a table of costs for various benefits. The 'You Pay' amount is \$17.70. The table lists costs for Medical, Dental, Supplemental Life, and Supplemental Spouse Life. A summary row shows the 'Total Benefit Cost' as \$167.70, the 'Employer Defined Contribution' as (\$150.00), and the 'Your Total Cost' as \$17.70.

You Pay	
\$17.70	
My Open Enrollment Benefits	
Your employer provides \$150.00 to your benefits on a bi-weekly basis.	
Medical	
Cost:	\$94.21
Dental	
Cost:	\$26.20
Supplemental Life	
Cost:	\$34.52
Supplemental Spouse Life	
Cost:	\$12.95
Total Benefit Cost:	\$167.70
Employer Defined Contribution:	(\$150.00)
Your Total Cost:	\$17.70

Benefitfocus technology is flexible enough to support traditional, employer-sponsored enrollment, as well as defined contribution models that allow employees to shop for their benefits with employer-allocated funds. For defined contribution plans, HR

InTouch allows you to set subsidy rules and definitions across your workforce and can display your company's contribution and employee costs as they shop, displaying either a monetary amount or percentage.

Decision support and cost estimator tools are integrated throughout the shopping process, helping your employees become cost-conscious consumers and more aware of their total compensation package. Employees shop, compare and enroll in all medical, life and voluntary products in HR InTouch's cloud-based marketplace.

Integrate Benefits and Payroll Data

Our sophisticated payroll integration technology synchronizes data with your payroll or HR systems, eliminating the need for data entry in multiple systems and ensuring that the correct withholdings and deductions are processed for your employees. Examples of transactions processed include

- benefit elections and cancellations
- coverage level changes
- demographic updates
- new hires, rehires and reinstatements and
- payroll or salary changes.

APPS

Apps extend the capabilities of HR InTouch even further. Fully integrated with HR InTouch's cloud-based enrollment and communications portal, apps create a benefits marketplace, providing access to voluntary benefits, content libraries, wellness alerts and more so you can offer a comprehensive benefits package and manage all benefits in one place. The library of apps available in HR InTouch is constantly growing, adding new tools created by Benefitfocus and third party developers. For a full list of available apps, visit www.benefitfocus.com/apps.

"We're always looking for ways to make our products more accessible, and the more we learned about Benefitfocus, the more impressed we were. We have to ensure that our customer experience is top-notch and with Benefitfocus, we don't have any concerns. They are the best in the business."



SCAN TO WATCH

DAVID BIRD

President of Allstate Benefits

Partners In the Benefitfocus Cloud since 2011



SCAN FOR APPS

Voluntary Benefit Apps

Voluntary benefits apps integrate enrollment for life, disability, critical illness and other products with your core medical enrollment process. These apps eliminate the extra steps that can deter employees from participating in voluntary benefits. Benefitfocus has partnered with industry leading carriers including Aflac, Allstate Benefits, ING and Unum to simplify enrollment and management of benefits such as:

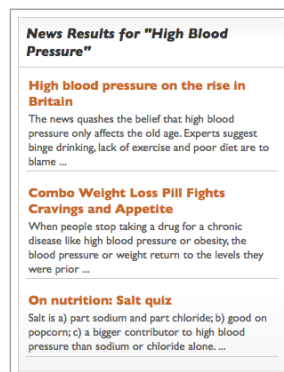


- Accident
- Cancer and Specified Disease
- Critical Illness
- Disability
- Hospital Indemnity
- Long Term Care
- Short Term Disability
- Term Life
- Universal Life
- Whole Life

Health and Wellness Apps

Whether they support corporate-wide programs or personalized health alerts, health and wellness apps help your employees take control of their health. Additionally, wellness programs are integrated with HR InTouch, allowing for easy implementation of a rewards program based upon employee participation. Your company can enable the apps you want to provide to your employees. Health and wellness apps include a variety of capabilities, including:

- Health content, such as symptom checker, drug information and health tips
- Peer-to-peer competitions promoting healthy behavior
- Personalized health alerts
- Integration with pedometers and other tracking devices
- Personal health assessments
- Genetic testing
- Gym memberships
- Telehealth delivery
- Mental health services



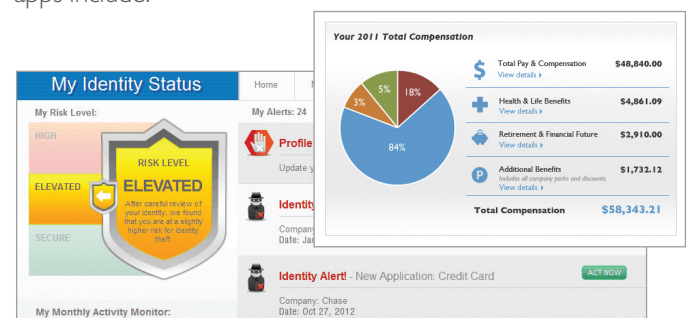
Benefits Administration and Payroll Apps

Benefits administration and payroll apps provide expanded benefits administration capabilities and services, offered in addition to the administrative capabilities that are included with HR InTouch. Benefits administration and payroll apps include services such as:

- Turnkey payroll integration
- COBRA administration and billing
- Flexible Savings Account/Health Savings Account/Health Reimbursement Account administration
- Dependent eligibility audits
- Benefit communications design and fulfillment
- Premium consolidated billing
- Total compensation statement fulfillment
- Family Medical Leave Act administration
- Telephonic enrollment

Finance Apps

Finance apps provide benefits decision support tools and personal finance resources. They can also help your HR team evaluate claims costs and take advantage of plan modeling and forecasting. By incorporating finance apps with your core HR InTouch portal, your company can easily select the resources you want to offer your HR team and your employees. Finance apps include:



- Consumer health cost transparency tools
- Data analytics
- Employee incentives and discount programs
- Identity theft protection
- Personal finance health tools
- Charitable giving solutions



HR INTOUCH INCLUDES...

Integration with all benefit providers, including payroll integration

Training and dedicated account management

No charges for new benefits or changes in insurance carriers

Cloud-based platform provides regular updates at no additional cost

No hardware to buy or install — we host your data in the Benefitfocus Cloud

THE BENEFITFOCUS CLOUD

Benefit Enrollment and Management

Support for more than 100 types of benefits

Ability to enroll in all benefits in one place in the Benefitfocus Cloud

Business rules and workflow for Open Enrollment, new hire and life event changes

HR tools to approve benefit changes and create reports

Access to third party apps

Employee Communication and Education

Mobile communication and personalized alerts

Plan comparison and cost tracker tools

Dynamic training portal with user acknowledgements and tracking capabilities

Message Center and FAQ Knowledgebase

Multi-lingual Video Library





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