

KNOWLEDGE IS POWER.

The power to simplify, save, and take your benefits program further.



Bene-*Care* Agency, LLC
Benefits Advocate

THE POWER TO TAKE YOUR BUSINESS FURTHER.

Knowledge. Experience. Innovation.

With annual double-digit healthcare cost increases leading the surge in benefit-related expenses, you need a benefits partner who can better help you navigate the complex systems of healthcare. A partner who can identify practical options and cost savings for you and your employees.

For over 30 years, Bene-Care has focused on cutting through the red tape and delivering smarter benefits solutions. Today, our experience and passion to stay up-to-date on current trends, advances and opportunities gives us the knowledge to provide powerful, practical answers to over 6,100 employer groups. It's the power for these clients – and you and your business – to simplify, save, and offer more to their employees.



“Bene-Care anticipates the needs of our organization and provides more than ideas and concepts. They deliver solutions with the follow-up to make sure that the benefits program we have is working.”

*Cassandra Kelley, Benefits Coordinator
Action for a Better Community*

WHY CHOOSE Bene-Care?



I'm often asked, "Why should I choose Bene-Care as my benefits partner?"

My answer is: confidence. You can be confident in the products and services we deliver, because as a leader in the industry for over three decades, Bene-Care has achieved unparalleled expertise as a benefits partner and administrator. Our extensive knowledge of the healthcare marketplace, combined with the most advanced technologies, enables Bene-Care to support our clients with prompt, accurate communications. Our reputation of integrity is founded on a longstanding history of customer satisfaction and retention. We enjoy relationships with clients who have been with us for over a decade. Clients are able to select their benefit plans with confidence, trusting that we are here to assist on a daily basis with plan administration, answers and support.

Here are just a few of the reasons clients have named Bene-Care their preferred benefits partner:

- Innovative, alternative approaches to traditional benefit options
- Unbiased benefit summaries that allow the employer to select best-fit options
- Competitive packages designed to positively impact the company's bottom line
- Single point-of-contact for employee communications and administrative issues
- One consolidated monthly invoice for most insurance plans
- Up-to-date answers and guidance regarding healthcare regulations and legislation

I invite you to learn more about Bene-Care and how our knowledge and expertise may translate into real-world advantages for you and your employees. We look forward to the opportunity to become your benefits partner and earning your confidence.

A handwritten signature in black ink that reads "William Bach". The signature is written in a cursive style and is positioned above the printed name and title.

William Bach
President



Product Selection: *Comprehensive Portfolio. Flexible Packages.*

We focus on providing companies from one to several hundred employees with the knowledge and products they need to simplify, save and offer more to their employees.

Our portfolio of products includes –

- Medical Insurance
- Dental Insurance
- Life Insurance
- Disability Insurance
- Vision/Optical Insurance
- Long-Term Care Insurance
- Premium-Only Plans (POP)
- Flexible-Spending Accounts (FSAs)
- Health Reimbursement Accounts (HRAs)
- Health Savings Accounts (HSAs)

Product Design: *Well-Suited Coverage. Practical Benefits.*

What we call “product design” is often overlooked, and given less priority than premium considerations and contribution strategy. Yet when a gap in coverage occurs, you and your employee ask, “Why didn’t somebody advise us about this?”

This is where our knowledge and experience truly work to your advantage. We understand the products, the risks and the potential for problems. Bene-Care is here to make sure your benefits package is well-suited and practical. Using a balanced approach, we do a thorough analysis of benefits versus premiums, pointing out coverage options you may choose to add or delete from your portfolio – so you won’t come up short or pay for coverage you don’t need.

Bene-Care takes pride in educating our clients about the products they select, from the major coverage items right down to the smaller, subtle details. It’s knowledge about the little things that can make a big difference when designing comprehensive benefits protection for your business.



“At the start of the year, we changed health plans rather late in the enrollment period. As a result, we went through several hectic weeks with our new coverage. Throughout it all, our Bene-Care representative worked with us to resolve each individual issue. He was also very calm every time we talked, and I appreciate his professionalism and ceaselessly positive attitude. His team at Bene-Care also does everything they can to keep us happy and keep me updated constantly on ongoing issues.”

*Carolyn Smith, Human Resource Administrator
Performance Technologies, Inc.*

Simplified Selection: ***Custom Tailored. Exact Fit.***

When we first sit down to talk, our goal is to learn about you – your business, your employees, coverage requirements, contribution strategy, and specific needs and wishes. Our intention is to accurately analyze your unique benefit needs, requirements and budgetary considerations.

Once we have charted an accurate blueprint of your business, we then conduct a thorough review of plans and costs, identifying potential benefit options based upon coverage suitability and premium considerations. You will have the opportunity to evaluate options presented in an impartial, simplified format, designed for efficient, timely review as we discuss the pros and cons of all options.

Simplified Enrollment: ***Active Involvement. Expert Advice.***

When open enrollment time arrives, we'll be on site with custom information and leave-behind pieces. Bene-Care will facilitate employee education and enrollment meetings to assist with questions and concerns. Personalized company presentations will be provided to your employees, along with online access to informational libraries, glossaries, forms, health plan service areas and more. We won't be satisfied until every question is answered.

Simplified Administration: ***Convenient. Up-to-Date.***

Employers tell us that our administration and billing services rank among the most valuable functions we deliver.

- One consolidated monthly invoice for all insurance products
- Simplified, time-saving invoice reconciliation procedures
- Real-time credit/debits for invoice adjustments
- COBRA administration and compliance issues
- A single remitter and point-of-contact for all premiums and product lines

Supported by state-of-the-art technologies, Bene-Care will help you increase office efficiency by reducing the burden of insurance payment, reconciliation and adjustments each month – assuring timely, accurate exchanges at no additional cost to the employer. Leaving you more time and resources to focus on what's important to your business.

Smarter COBRA: Avoid Compliance Issues. ***Streamline Administration.***

COBRA can be complicated. Complying with changing State and Federal guidelines, issuing the appropriate communications and notifications within the required timeframes, tracking and processing records and changes for COBRA participants, and meeting open enrollment requirements are all responsibilities that must be fulfilled by an employer.

Bene-Care works with you to stay abreast of ongoing changes to COBRA, ensuring that you are in compliance with State and Federal regulations. Bene-Care reduces the administrative burden placed upon employers by incorporating state-of-the-art system capabilities – along with 30 years of administrative expertise – to efficiently manage and simplify the COBRA administration process. Once you notify us of an individual's COBRA eligibility, we –

- Coordinate the mailing of all communications and notifications, including the initial notification issued to COBRA eligibles
- Handle all premium invoicing and collection
- Coordinate open enrollment planning and fulfillment for participants
- Provide expert, individualized customer service to each participant
- Update you and eligible employees whenever plan changes occur



***Bene-Care
Corporate
Headquarters***

Power for Performance: People and Technology.

Use the strength of our staff to help you evaluate and select ideal programs for your employees and business. Our people don't just "do" – they explore, learn, network and innovate to gain a deep knowledge of the benefits world. Many of our people have experience working for insurance companies so they know the ins and outs of the system. They are proven, trusted advisors able to handle all aspects of plan evaluation, selection and renewal planning. It's the power of experience for your benefit.

Bene-Care uses a team approach to serve you, ensuring you always have people you can count on at Bene-Care, including a single point of contact for –

- Program consultation
- Plan installation
- Open enrollment
- Ongoing benefit/plan inquiries
- Billing and eligibility
- Issue inquiries and resolution
- Exploring additional coverage or implementation
- Regulatory guidance and compliance

We pride ourselves on being fierce advocates for your best interests and delivering immediate, informed responses to your questions and concerns.

Bene-Care combines the knowledge and expertise of our staff with the most advanced technologies and processes to support quick and accurate responses. This ongoing and daily support enables your people to focus on critical business tasks. Plus, you can rest assured that your benefits and administrative needs are being managed by a talented team that understands your business and goals, as well as the intricacies of employee benefits.

Knowledge and Power: Put Ours to Work for You.

Bene-Care has the knowledge to give you the power to take your business further. To simplify, save and offer more. Our experience, people, technology and proven results for over 6,100 employer groups mean we're ready to bring the advantages of this knowledge and power to you and your people. We pride ourselves on being a totally responsive, knowledgeable benefits partner that you can have complete confidence in.

Contact us today to learn more.

Phone: 800.333.1673

E-mail: bene-care@bene-care.com



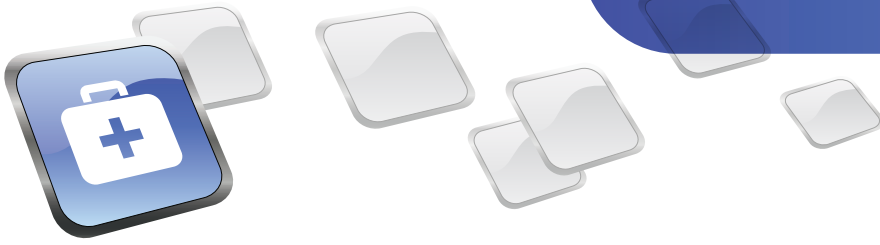
"Bene-Care does a fabulous job with an outstanding level of service.

Present them with a complicated situation and they can take care of it in the blink of an eye."

*Wendy Blank, Director of Human Resources
Hudson Hotels LLC*

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Protection, Prevention and Wellness – Simplified.

Rising health insurance premiums and a rapidly-changing marketplace make it increasingly difficult for employers to provide their employees with comprehensive, affordable medical coverage. New product offerings, expanded plan designs and alternative funding arrangements can leave employers feeling confused and overwhelmed as they struggle to balance coverage requirements with budget constraints.

Bene-Care gives you the power to take your benefits further.

Our approach combines comprehensive analysis with a simplified selection process. Accurately identifying employer coverage requirements, we conduct a thorough evaluation of plan options, summarizing and translating complex benefit summaries into meaningful comparisons with straightforward language and reader-friendly formats.

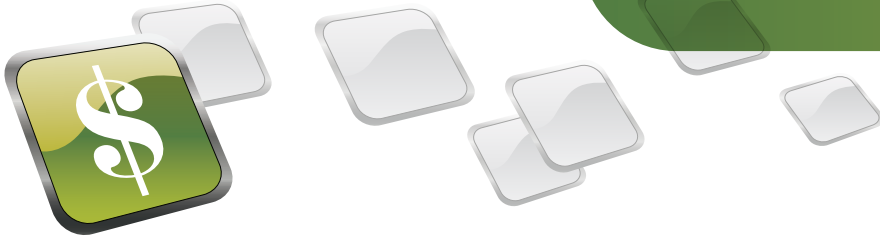
We understand that employers need reliable information to make informed decisions. It's why we advise clients about emerging trends, product development and regulatory issues that may influence the evaluation process and final benefit selection. We recognize that companies must balance coverage needs with budgetary considerations. Streamlining the process to favor the company objectives gives employers the power to design affordable, efficient benefit packages with confidence.

Bene-Care works with the leading insurance carriers to offer a large and diversified portfolio of products and services. Our portfolio of products includes:

- Traditional indemnity plans
- Health maintenance organizations
- Preferred provider organizations
- Exclusive provider organizations
- Point-of-service plans
- Consumer-driven health plans (Including High Deductible Health Plans)
- Health savings accounts
- Medicare advantage plans
- Health reimbursement accounts
- Community rated or experience-rated plans

Let us put our knowledge and experience to work for you. Bene-Care can design and deliver benefit solutions that meet your needs and fit your budget.

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Employer-Directed Funding Alternatives.

Health Reimbursement Accounts or Health Reimbursement Arrangements (HRAs) are IRS-sanctioned agreements that allow employers to reimburse participating employees for their out-of-pocket benefit expenses. HRAs reimburse only for items agreed to by the employer and not covered by the company's insurance plan.

Health Reimbursement Accounts may be established any number of ways to accommodate the employer's financial and benefit objectives. For example, the employer may choose to keep the plan open-ended and reimburse for all medical, dental and vision expenses or the employer may limit reimbursements to deductibles only, prescriptions only or any portion thereof. An employer may elect to have multiple plans, providing employees the opportunity to choose between plans. The employer determines whether or not unused plan funds will be rolled from year to year, and if so, how much will be rolled (either a flat amount or percentage basis).

Benefits of an HRA:

- Employer can substantially reduce insurance premiums by 15-40%
- Employer assumes greater control over benefit expenditures
- Employer HRA funds are exempt from payroll taxes and FICA
- Employees develop greater awareness of medical fees and expenses by taking an active role in the management of their health reimbursement dollars
- Employees gain greater choice and control over their personal healthcare expenditures

Bene-Care provides comprehensive HRA Plan services including implementation, administration and renewal services.

Services Include:

- Communicate plan information and facilitate enrollment meetings
- Provide plan documents and summary plan descriptions to employer
- Collect monthly HRA premiums from employer, review and reconcile claims
- Reimburse claims to employees via debit card, paper checks, or direct deposit
- Generate monthly or quarterly reports as requested
- Provide web portal to manage both employer account and individual member logins
- Annual reviews of plan and plan design

Let us put our knowledge and experience to work for you. Bene-Care can design and deliver benefit solutions that meet your needs and fit your budget.



CAFETERIA PLANS



Tax Benefits that Deliver Real Savings.

Under IRS Section 125, employers can offer employees the opportunity to pay for a variety of expenses tax-free. These nontaxable benefits include: childcare expenses, insurance premiums and many out-of-pocket medical, dental and vision expenses (deductibles, copayments, and other non-reimbursable expenses).

By deducting these expenses from gross salary, employees pay taxes on a reduced income amount, netting real savings on federal, state and FICA taxes.

The employer benefits by reducing company payroll taxes by the amount of employee deductions. For many employers, the larger benefit is the employee's appreciation for the valuable tax-free benefit they enjoy.

Bene-Care provides start-to-finish Section 125 Plan services including implementation, administration and renewal services. Services include:

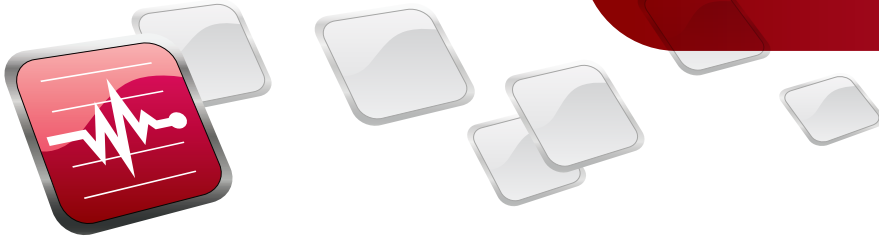
- Design and documentation for plans
- Claim adjudication and reimbursement processing
- Complete e-mail and phone customer service
- Annual review of plans and plan design
- Processing of new elections, changes and terminations
- Monthly reports to employer
- Dedicated administrator for each client
- Employer and employee web portals to manage accounts

How It Works:

	With POP & FSA	Without POP & FSA
Yearly Gross Income	\$50,000	\$50,000
Pre-Tax Deductions (w/a POP & FSA)		
Premium Contribution	\$3,000	0
Out-of-Pocket Medical Expenses	\$1,500	0
Dependent Care Expenses	\$4,000	0
Income After Pre-Tax Deductions	\$41,500	\$50,000
Post-Tax Net Income*	\$29,050	\$35,000
Post-Tax Deductions (No POP & FSA)		
Premium Contribution	0	\$3,000
Out-of-Pocket Medical Expenses	0	\$1,500
Dependent Care Expenses	0	\$4,000
Income After Deductions	\$29,050	\$26,500
Employee Savings	\$2,550	0

* Based on a 30% tax bracket

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Because “Someday” Will Come.

Most people agree on the importance of life insurance. However, nearly 25% of U.S. households don't own any life insurance!*. Clearly, it's a missing element. It doesn't have to be.

Employer-sponsored life insurance programs provide valuable access to reliable, affordable protection for the employees who wish to purchase protection for their families and loved ones. Making affordable life insurance accessible through the workplace significantly influences an individual's decision to purchase insurance protection.

Bene-Care works with the leading insurance carriers to provide our customers with a variety of family protection products that may be purchased on an employee-paid, employer-paid, or hybrid basis, where costs are shared between employer and employees.

Our portfolio of solutions includes:

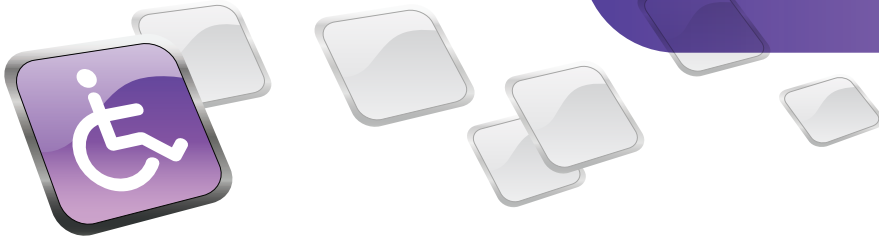
- Low-cost term insurance
- Basic life and accidental death coverage
- Optional life and accidental death coverage
- Dependent life programs providing coverage for spouses and/or children

Sound financial futures begin with affordable protection that will provide the financial assurance your employees and their families will need when “someday” happens. Bene-Care can help you design and deliver benefit solutions that meet your employee's needs and budgets.

* LIMRA International 2005 Life Insurance Ownership study

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DISABILITY BENEFITS



Protect Tomorrow's Paycheck. Today.

No one likes to think about the possibility of becoming disabled. But the reality is sobering.

Consider these statistics:

- Every year, 12% of the adult U.S. population suffers a long-term disability*
- One out of every seven workers will suffer a five-year or longer period of disability before age 65, and if 35 now, the chances of experiencing a three-month or longer disability before age 65 are 50%*

Disability insurance premiums are typically low compared to the benefit provided. Since most employees could not afford to be without a paycheck for any length of time, every employee should consider the question, "Is my income worth protecting?"

Employer-sponsored disability benefit programs are an important source of income protection for employees, particularly those who might not seek protection on their own.

Bene-Care works with the leading insurance carriers to provide our clients with a variety of paycheck protection plans that may be purchased on an employer-paid, employee-paid, or hybrid basis, where costs are shared between the employer and employee. Program design is flexible, allowing the employer a variety of options based upon elimination period, waiting period, and level of income protection.

Our portfolio of solutions includes:

- Statutory New York State DBL (2X and 3X DBL available as well)
- Long-term disability
- Short-term disability
- Fully insured and self-insured options

When it comes to disability insurance, we strive to provide programs that successfully offer employees and their families meaningful paycheck protection in the event of a disability.

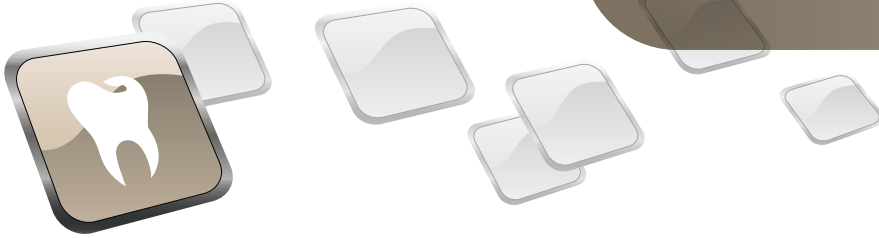
*Source: MSN's Money Central

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DENTAL BENEFITS



Quality Coverage Means Brighter Smiles.

Selecting the right dental plan can be challenging for employers. With so many carriers, plan designs and price points to choose from, selecting quality coverage at affordable premiums can be difficult. We can help.

Bene-Care works with leading insurance carriers to provide our customers with smile-protection products that may be purchased on an employer-paid, employee-paid or hybrid basis, where the costs are shared between employee and employer.

Our portfolio of solutions includes:

- Preferred provider organizations
- Dental maintenance organizations
- Indemnity plans
- Fully insured or self-insured options

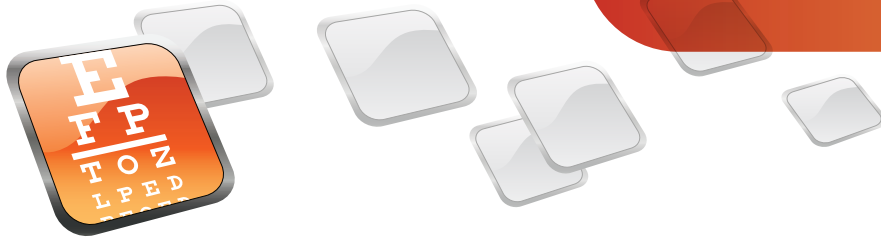
Need more reasons to smile about your dental plan? Let Bene-Care help you design a dental plan that delivers quality, affordable coverage for your employees and their families.

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VISION BENEFITS



Look Beyond the Basics.

When designing employee benefit packages, vision coverage is often an overlooked benefit. Vision coverage is typically limited to a standard, base benefit under most health insurance policies. Employers are not always aware of the additional comprehensive vision options available.

Bene-Care can design and deliver enhanced vision benefits to complement or replace your existing coverage. Our goal is to provide meaningful benefits at a price you can afford.

Our portfolio of solutions includes:

- Preferred provider organizations
- Indemnity plans
- Fully insured or self-insured options

Every carrier that Bene-Care works with is committed to providing the highest level of service and will cooperate closely with us to provide the necessary resources and support to ensure a smooth and successful introduction of the program.

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