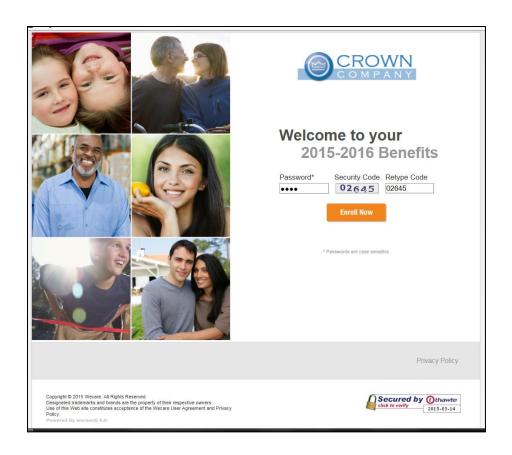






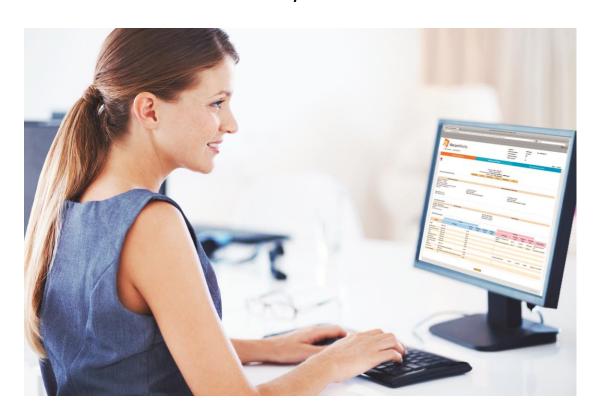
The WeCare Online Benefit Enrollment and Administration System is a proprietary, secure, full-featured, web-based benefit enrollment and administration system developed by Impact Interactive.







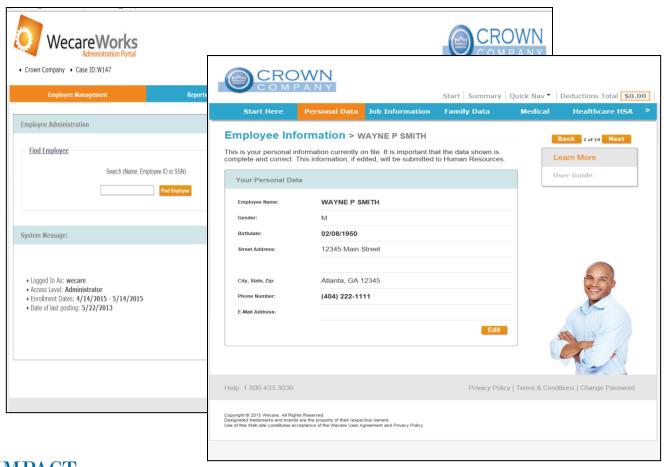
It's the easiest interface for you and your employees -- it will save you time and money -- and it's backed by the industry's most experienced team. We've been in the business since 1988 -- and have enrolled over 2 million employees with the WeCare system. We have a 90% return rate each year.







WeCare is actually two systems in one: a Benefit Enrollment Module, and a Benefit Administration Module. First, let's look at the Benefit Enrollment Module of WeCare...







WeCare supports self-service or counselor-driven enrollments. Add, change, or delete dependents or personal data on the fly. Your business rules determine which benefits are offered -- and who is eligible for them.







Your employees can also view decision support tools to make the most informed choices possible.







WeCare can enroll all types of benefits -- medical, dental, vision, health, FSAs or HRAs, 401(k)s or deferred savings plans, and all types of voluntary benefits.







Some benefits -- like disability or term life -- require calculations based on age, wages, and other factors. WeCare automatically computes the benefits and premiums based on specific requirements. It displays all the available options and makes those plans available for purchase with a simple point-and-click process.







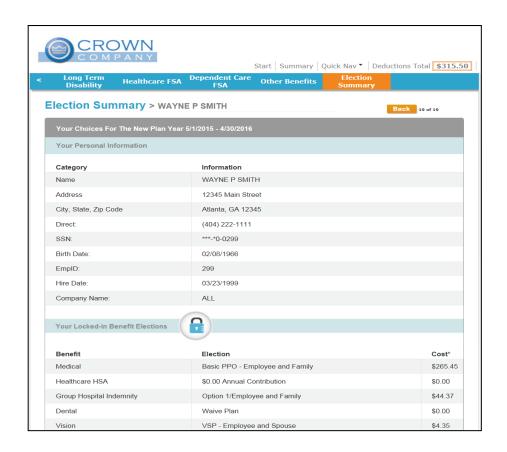
Grandfathered plans, that are not likely to change during an open enrollment, can be also displayed in WeCare.







WeCare provides a Benefit Election Summary at the conclusion of the open enrollment where the employee can view and confirm all his or her elections.







The benefit, the coverage, the premium, and the Section 125 pre-tax items are all displayed.

Benefit	Election	Cost*
Medical	Basic PPO - Employee and Family	\$265.45
Healthcare HSA	\$0.00 Annual Contribution	\$0.00
Group Hospital Indemnity	Option 1/Employee and Family	\$44.37
Dental	Waive Plan	\$0.00
Vision	VSP - Employee and Spouse	\$4.35
Group Critical Illness	Waive Plan	\$0.00
Term Life Employee	\$20,000	\$1.33
Term Life Spouse	Waive Plan	\$0.00
Short Term Disability	Waive Plan	\$0.00
Long Term Disability	Waive Plan	\$0.00
Healthcare FSA	\$0.00 Annual Contribution	\$0.00
Dependent Care FSA	Waive Plan	\$0.00
Basic Life	Waive Plan	\$0.00
Total Per Pay Amount		\$315.50

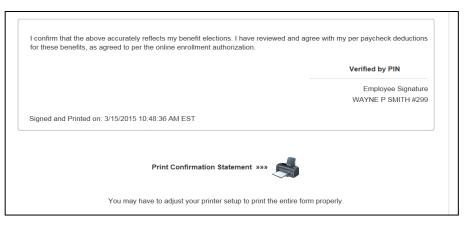




The election form also displays any pending applications, all dependents with their coverages, and finally, their electronic confirmation.



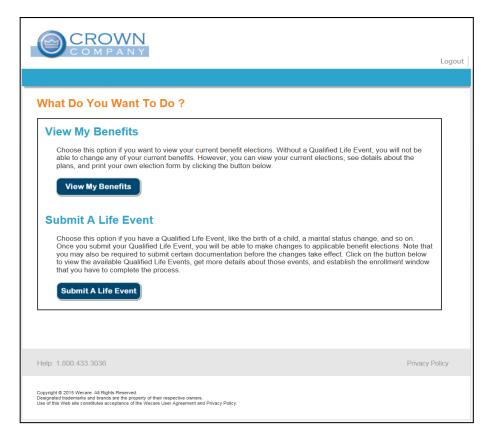
A printer-friendly version of the form allows the employee to print a copy for his or her records.







In addition to handling your Annual Open Enrollment and New Hire enrollment functions, WeCare can also manage your employees' day-to-day Qualified Life Events. Once entering the WeCare system, the employee decides what they want to do based on their specific personal life event.







The employee simply selects the Qualified Life Event and the actual Date of the Event to automatically open the online enrollment process for him/her.







Then, the employee is provided information about the timeline and the personal documents that are necessary to substantiate the Qualified Life Event – before continuing on to the enrollment experience.





