

Solutions to help you manage your benefits and compensation programs

VOLUNTARY SUPPLEMENTAL BENEFITS



Delta Dental is the nation's largest, most experienced dental benefits carrier, offering a nationwide package of dental health benefits to a wide range of employers both large and small.

DELTA DENTAL

www.deltadental.com
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630.574.6001

Through our 39 independent affiliates, Delta Dental provides quality, cost-effective dental benefits to over 50 million people nationwide and contracts with approximately three out of four U.S. dentists. Our core purpose is the advancement of oral healthcare through the dental benefits programs and the philanthropic efforts of our member companies.

"As the first company to specialize in dental benefits, we're passionate about oral health and its importance to overall health. Choosing Delta Dental helps groups save money while providing a valued benefit to their employees. It also helps support innovative oral health programs in their communities."

- Kim Volk, President & CEO of Delta Dental Plans Association



CONSUMER-DIRECTED HEALTH CARE



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AmeriFlex delivers technology-based, CDHC solutions supported by an integrated FSA/HRA/HSA/CRA debit card platform, The AmeriFlex Convenience Card®.

Mongoose®, our COBRA/HIPAA administrative service, shifts an employer's COBRA liability and the personal liability of their internal plan administrator to AmeriFlex.

For consecutive years, 2005–2006, AmeriFlex received *Benefits Selling* magazine's "Readers Choice Award" for the TPA delivering the most comprehensive service.

"Nine years of refining the FSA debit card system and AmeriFlex continues to innovate: Our new AmeriFlexConnect CardSM comprises an integrated network of benefits resources and provides healthcare ID and electronic payment options whether it's tied to FSA, HRA, or HSA. Member ID, plan information, provider information, and multi-purse payment capabilities are all accessed from this single card!"

—Bill Good, President and CEO, AmeriFlex



COMMUNICATION TOOLS



Axcept Media is a leading CDHC interactive marketing and communications company, presenting CDHC and other benefit messages in dynamic new media; On-Line, CD-ROM, DVD, Video, Web Portals, Print and much more.

Simply stated, our unique recipe of award winning creative design, custom programming and distinct video services are revolutionizing how our clients engage, educate and motivate their target audiences in employee benefits and beyond. We work with Consultants, Employers, Brokers, Health Plans, TPAs, Custodians, and more. Expect more engagement and higher enrollment!

"Axcept Media understands the importance of effectively communicating your benefit offerings. By coupling traditional resources with newer interactive communications, end-consumers are more engaged and retain more information regarding your message." Axcept Media = Communicate. Communicate. Communicate.

—Korey Erb, CEO



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VOLUNTARY SUPPLEMENTAL BENEFITS



*Who says you can't have
 great teeth at 50?*
 Aetna Dental 1957-2007

Awareness continues to grow over the significant relationship between oral health and overall health.

In 2006, Aetna launched its Aetna Dental/Medical IntegrationSM program, which is now a standard component of our benefits package for Aetna dental plan sponsors who also have an Aetna medical plan. The program has been and continues to be an opportunity to educate members on the importance of regular dental care in order to help positively influence their overall health and avoid potential risks that could negatively impact their overall well-being. Enhanced dental benefits are also provided to members with certain medical risks to further encourage appropriate dental care.

"We encourage preventive care and good oral health to improve people's overall health. Education and outreach are essential to achieving that goal, as we learned from a successful two-year educational outreach pilot with 500,000 members. The result? Sixty-three percent of those at-risk members who received education sought subsequent dental care."

—Alan Hirschberg, Head of Aetna Dental



AETNA

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TECHNOLOGY

EmpoweredBenefits.

Empowered Benefits offers a comprehensive suite of technology products and decision support tools for employers, carriers, TPAs, and health plans. Empowered Benefits technology provides secure access to a spectrum of personalized benefit and healthcare information, unsurpassed in the industry.

EMPOWERED BENEFITS

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Our products include **EmpowerCentral**, our personalized consumer driven health portal; **EmpowerEnrollment**, our online enrollment tool; **EmpowerComparison**, expense modeling and plan comparison tools; **EmpowerUtilities**, HR and administration tools; **EmpowerPharmacy**, prescription expense modeling tool, and **EmpowerCareCost**, a cutting-edge hospital price transparency tool.

“Consumer driven healthcare is about more than the six million people with HSA and HRA plans. Change driven by high deductible health plans provides opportunities to patients and providers alike. The availability of meaningful pricing and decision-making information is a critical element in the evolution of the patient-provider relationship.”

—Gaston Gage, Founder and CEO



LIMITED BENEFIT MEDICAL PLANS



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Century Healthcare (CHC) is a full-service, TPA and licensed and bonded healthcare insurance organization.

The company specializes in the design, administration, and implementation of customized limited benefit medical plans (LBMPs) to offer more options for affordable health insurance, lower costs, simple administration and competitive advantage to employers. LBMPs offer the most coverage for basic medical expenses, except for catastrophic events, with no caps, low deductibles and often no out-of-pocket costs at the time of service.

“Health plans are no longer a one-size fits all solution. Employers are segmenting their employee population to provide different healthcare benefits to different groups. Limited benefit medical plans can provide a way for companies to overcome rising costs and continue to offer medical insurance to employees that they can afford.”

—Derek Peterman, President and CEO, Century Healthcare



MOTIVATION, RECOGNITION, REWARDS



TharpeRobbins provides outsourced, web-based recognition and rewards solutions that attract, retain, and motivate employees. Program initiatives include service recognition, retirement, safety, wellness, peer-to-peer, performance, and training. In addition to proprietary technology, we utilize custom emblematic manufacturing and logo application capabilities.

THE THARPE ROBBINS COMPANY, INC.

149 Crawford Road
Statesville, NC 28031

Anthony Luciano, Jr.
www.tharperobbins.com

“Faced with an increasingly competitive labor market, it has never been more challenging to attract and retain the talent that breeds success. TharpeRobbins experience demonstrates that effective recognition programs are an ever important element in a company's employment value proposition.”

—Brett Tharpe (President & CEO)



COMPENSATION



HCR SOFTWARE SOLUTIONS

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Rochelle Park NJ 07662

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HCR Software Solutions' compensation and performance management applications enable organizations to align individual performance with overall strategy.

CompensationXL, HCR's breakthrough web-based application, leverages Microsoft Excel to provide a powerful compensation management solution that can be implemented and fully adopted in a fraction of the time it takes for products from other vendors. HCR's unique approach to technology has been embraced by leading organizations such as the National Basketball Association, Oppenheimer Funds, and Panasonic.

“HCR Software Solutions has already established itself as a leader in pay-for-performance software because we are obsessed with the same business principles that have fueled my success for the past 25 years: 1) Never lose a good client, 2) Never lose a good employee, 3) Deliver what is promised, and 4) Be Number One in all we do!”

—Mike Janis, Founder and CEO



Solutions to help you manage your benefits and compensation programs

WELLNESS



Health Enhancement Systems has been creating health improvement solutions for corporations, health plans, health systems, hospitals, government agencies, educational institutions, nonprofits, and other groups since 1992. A leader in behavior change innovation, Health Enhancement Systems serves organizations in North America and throughout the world.

HEALTH ENHANCEMENT SYSTEMS

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"Data from the University of Michigan Health Management Research Center and numerous studies is clear: an investment in maintaining a population's good health has a better payoff than trying to move unhealthy people to a state of health. Now we have real, concrete support for doing not only what feels right, but makes sound business sense. Invest in the health of your people before they become high risk and high cost."

—Dean Witherspoon, President



WELLNESS



North Star Health is a health plan offering large employers an innovative health benefit program designed to offer multi-year cost containment.

The heart of our program is a unique combination of member plan design and proactive wellness/preventive care. The results include increased employee wellness, reduced/predictable employer costs, and increased employee retention/productivity. With our plan designs, our clients are trending 50% below national averages for medical cost per employee and similar savings for reinsurance costs

NORTH STAR HEALTH

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info@northstarhealth.com

"NorthStar Health is leading a new healthcare landscape which is consumer-driven, proactive, preventive and is rapidly evolving into the new standard of care. With our contributions, compliance-based healthcare benefits design and management, we have a solid foundation from which to expand our business further and launch new technologies to reduce healthcare cost and enhance employee/member health".

—Dr. Paul Davis, CEO and Chief Medical Officer



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