



What it is...

Ready...Enroll Complete is a comprehensive benefits management system. It helps your employees complete their enrollment forms right online. It gives you a complete picture — who has enrolled and for which plans and options. Once you've reviewed the elections, it completes the loop for you by reporting employees' decisions to your carriers. It puts you in complete control of the enrollment process and your benefit plans.

Ready...Enroll Complete is a part of the Benergy System, which combines benefits communication and transactions on one system and ensures that education and enrollment occur in context and concurrently.

ready...enroll Confirmation

This confirmation statement summarizes your elections and information related to your enrollment. Take a moment to review it for accuracy. If you are satisfied, you should print or save a copy for your records. You may revise any election or information by going back to the appropriate page from the progress bar.

Statement as of: 5/12/04 11:32AM EST

EMPLOYEE

Name	Address	Information
Krista L. Cleer	123 Main Street Lynbrook, NY 11552	SSN: 901-22-5555 Date of birth: 12/24/1970 Date of hire:

BENEFITS ELECTED

Plan	Election	Your Cost													
		(Semi-Monthly) Pre-tax	Post-tax												
Medical	<ul style="list-style-type: none"> > United HealthCare Health Maintenance Organization Plan > Employee Plus Family > Covered individuals and plan dates <table border="1"> <thead> <tr> <th>Individual</th> <th>Start Date</th> <th>End Date</th> </tr> </thead> <tbody> <tr> <td>Krista Cleer</td> <td>1/1/05</td> <td>12/31/05</td> </tr> <tr> <td>John Cleer</td> <td>1/1/05</td> <td>12/31/05</td> </tr> <tr> <td>Julia Cleer</td> <td>1/1/05</td> <td>12/31/05</td> </tr> </tbody> </table> 	Individual	Start Date	End Date	Krista Cleer	1/1/05	12/31/05	John Cleer	1/1/05	12/31/05	Julia Cleer	1/1/05	12/31/05	\$87.50	
Individual	Start Date	End Date													
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John Cleer	1/1/05	12/31/05													
Julia Cleer	1/1/05	12/31/05													

What it does...

Ready...Enroll Complete puts you in control. It informs and educates employees and leads them step by step through enrollment. Employees complete their elections online and submit them directly to a database where you can access and review them, and when necessary, approve them, before they are conveyed to the carriers. It eliminates enrollment forms nightmares.

Whenever an event requires employees to elect benefits, this integrated approach to communications and enrollment makes it easy for them to select the options that are best for them. Ready...Enroll Complete can handle...

- New hire enrollment
- Open enrollment
- Qualifying life event changes
- Voluntary benefits campaigns

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What it does (continued)...

Employees log in to Benergy™, a convenient, easy-to-use and secure portal where with a single sign-on they can complete a variety of human resources tasks throughout the year. When an enrollment event is triggered, they are led to the transactional enrollment pathway, Ready . . . Enroll™ Complete.

- Employees first get ready to make their decisions. They learn about their benefit choices through Benergy's plan communications.
- Decision-making tools allow them to run comparisons and model different elections.
- Simple, intuitive steps help them verify their data and select the benefits they want, showing them the cost implications of their choices as they go.
- They complete their enrollment online and receive confirmation.

Employees will be more confident that they've made the correct decisions. They will appreciate the peace of mind as well as the convenience.

What you get...

Ready...Enroll Complete simplifies benefits management. A certified implementer configures the application with benefit plans and eligibility rules through the system's powerful wizard-driven interface. The implementer also loads your employee census information into the system. And once it's set up, you're in control. You manage benefits and you control the enrollment process using the flexible employee database that contains all the information you need. With the intuitive, easy to learn administration tools, you can:

- Set up new hires
- Modify employee information
- Add new company departments and locations
- Approve family status changes (automatic notification of a submitted status change is held in pending until approved)

After the enrollment event, you have on-demand access to reports. The most frequently used reports — including up-to-date reports on the costs of all benefits — come standard, and custom reports can be created, too.

Ready...Enroll Complete also extracts the right data, puts it in the right format and shares it with carriers and payroll providers. If an insurance carrier demands paper enrollment forms, your employees' elections can be downloaded directly to those forms and printed out.

Ready...Enroll Complete is available 24/7 in hosted facilities with all the security and disaster recovery required for an application that handles sensitive employee information.

What it can do for you...

- Ready...Enroll Complete puts you in control.
- It's affordable, easy to implement, and comprehensive.
- You can move the enrollment process to the Internet without the headaches of most automated solutions.
- You eliminate time-consuming HR administrative tasks.
- You receive accurate and timely data that can be shared with benefit carriers and payroll providers.
- Employees enroll in their benefits with confidence and convenience.