

Find out how **BenefitBridge** can become your answer for employee benefits administration!

Your local Keenan office can arrange a demonstration of BenefitBridge and assist you with assessing whether our unique Employee Benefits Portal solution is right for you.

Offices:

Torrance (Corporate Office)	800.654.8102
Oakland	800.344.8507
Rancho Cordova	800.343.0694
Riverside	800.654.8347
San Clemente	800.338.5247
San Jose	800.334.6554
Westlake	800.447.1755

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 **BenefitBridge**
A Keenan Solution

“Get There From Here”

A web-based, technology solution for employee benefits administration, eligibility, enrollment, billing, reporting and employee communication





BenefitBridge, Keenan's Employee Benefits Portal provides administrative automation and on-demand information for your employee benefits needs in a web-based environment. Through a single portal accessed through the Internet, *BenefitBridge* integrates benefit enrollment, eligibility, employee communications and self-service tools to maximize the effectiveness of your plans and resources.

BenefitBridge offers flexibility, integration and responsiveness in a user-friendly package designed to provide:

- *Automation for your employee benefits staff and interfaces with critical systems including payroll and carrier membership systems*
- *A single, secure access point for the employer and employee available 24/7*
- *On-demand education, decision support and employee self-service*
- *Enhancement for your plan documentation and compliance needs*



Meeting Documentation and Compliance Needs

BenefitBridge Reports

Plan Administrators have a wide range of standard and custom reports available through **BenefitBridge**. Various reports assist with the benefit administration workflow, provide documentation of plan and participant status, and serve as backup for billing remittances to insurance companies and health plans. The standard reports support the typical needs for benefit program operation, but the **BenefitBridge** system is flexible, allowing you to fine-tune your reports to address your specific requirements.

These reporting capabilities let you effectively interface with your payroll and vendor information systems, helping to ensure accurate transactions, leaving nothing to fall through the cracks.

Workflow Reports

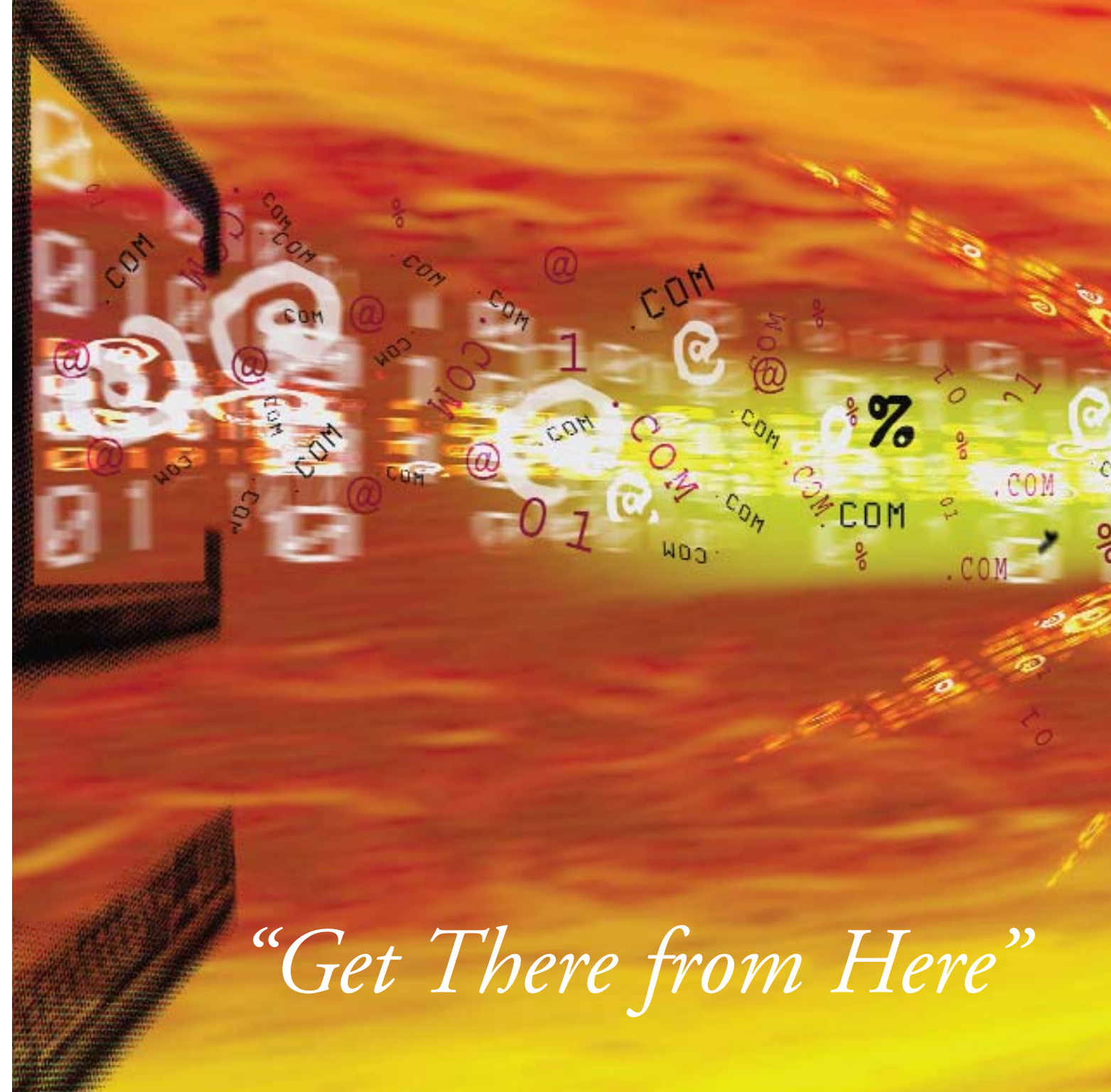
- *Dependent and Retiree Age Changes*
- *Benefit Additions and Terminations*
- *COBRA Qualifying Events*
- *Benefit Summary Batch Report*

Status Reports

- *Employees with or without Coverage*
- *Census-Carrier or Status Based*
- *Over Age Dependents*
- *Carrier Enrollment Census*
- *Enrolled Subscriber by Plan*
- *Open Enrollment/New Hires*

Billing Reports

- *Carrier Billing*
- *Payroll Deductions by Employee Classification*
- *Payroll Deductions by Carrier*
- *Payroll Deduction Discrepancy Report*



“Get There from Here”

What is the BenefitBridge Portal?

An access secured web-based portal that is a single gateway to a broad array of resources, applications and information, bringing everything the user needs to a single point of access. Generally, users only have to log in to the portal once to gain access to information coming from multiple sources instead of logging in to multiple web sites. When the individual accessing the portal identifies themselves by their user name and password, the portal will know whether they are an employee, a benefits administrator, or the Plan Administrator, and will deliver the information and services based on who each user is. The single, secure access ensures that *each individual user will have access only to the resources and functions they are authorized to use.*

BenefitBridge Basic Features

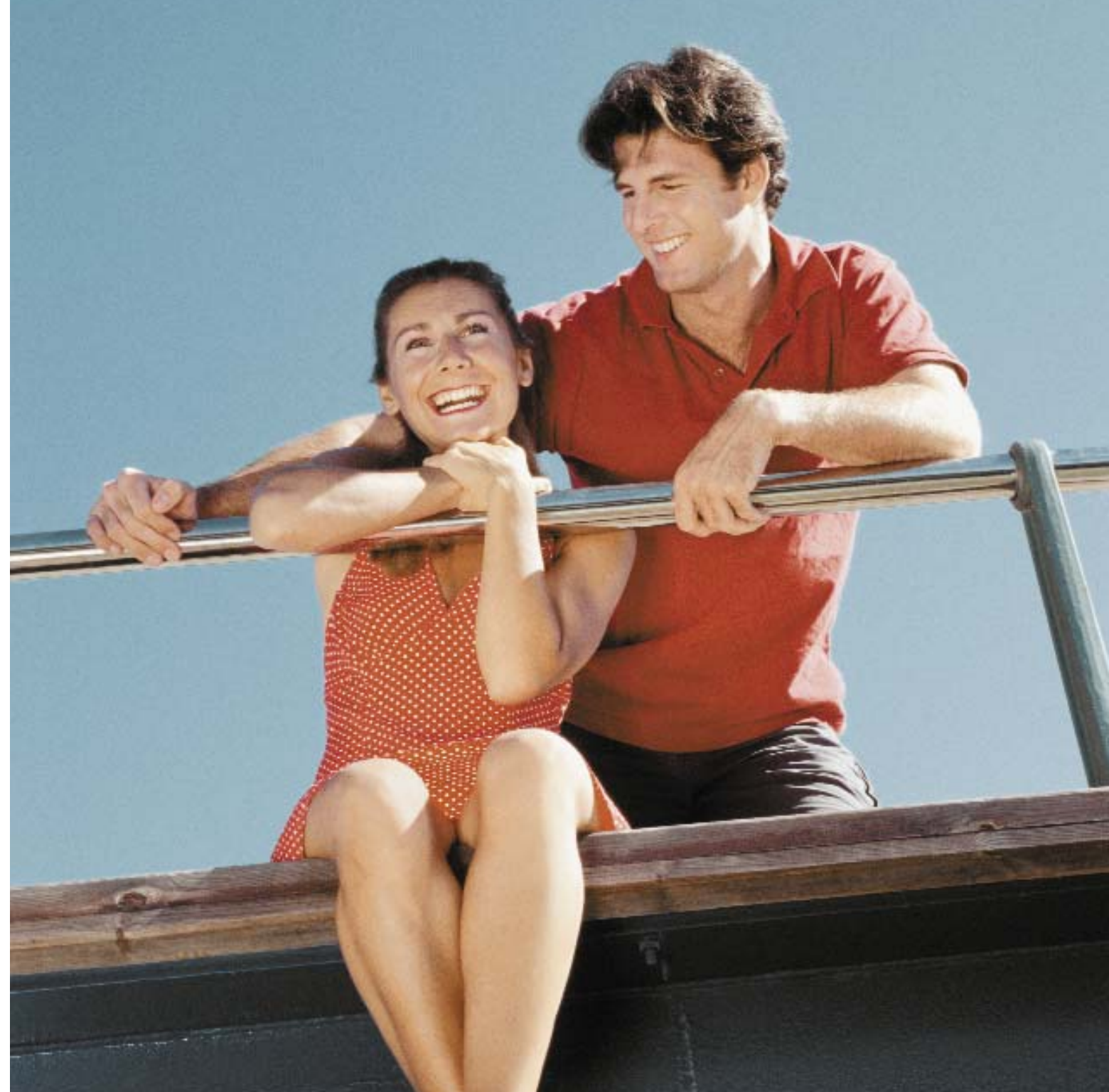
Keenan's unique Employee Benefits Portal delivers three major features:

The first is **Information** - various types of communications that provide specific information to each user - about the plans, health care, announcements from human resources. Benefit-related information can be selected and delivered through *BenefitBridge*, appropriate to the user who is logged in.

The second feature is **Decision Support** - content is pulled into *BenefitBridge* to provide benefit plan comparison tools and an array of resources relating to life events, such as marriage, a new child, and retirement. Participants can see how their employee benefits are affected by these life events and gain a better understanding of their alternatives. Human resources managers and benefits administrators have quick reference access to benefit laws and regulations that affect their plans.

The third feature is **Benefit Administration** - *BenefitBridge* handles eligibility, enrollment, billing and reconciliation, payroll data and reporting in an integrated, efficient system that saves you time and energy by automating these critical functions. This feature enables employees to handle many typical benefits inquiries and transactions through self-service access, and helps employers maintain accurate plan documentation. It further streamlines insurance carrier eligibility and premium remittance processing, eliminating unresolved past due premium balances.

BenefitBridge blends all three major features seamlessly into a single look and feel, custom branded for each employer to reinforce the connection between the benefits and the plan sponsor.

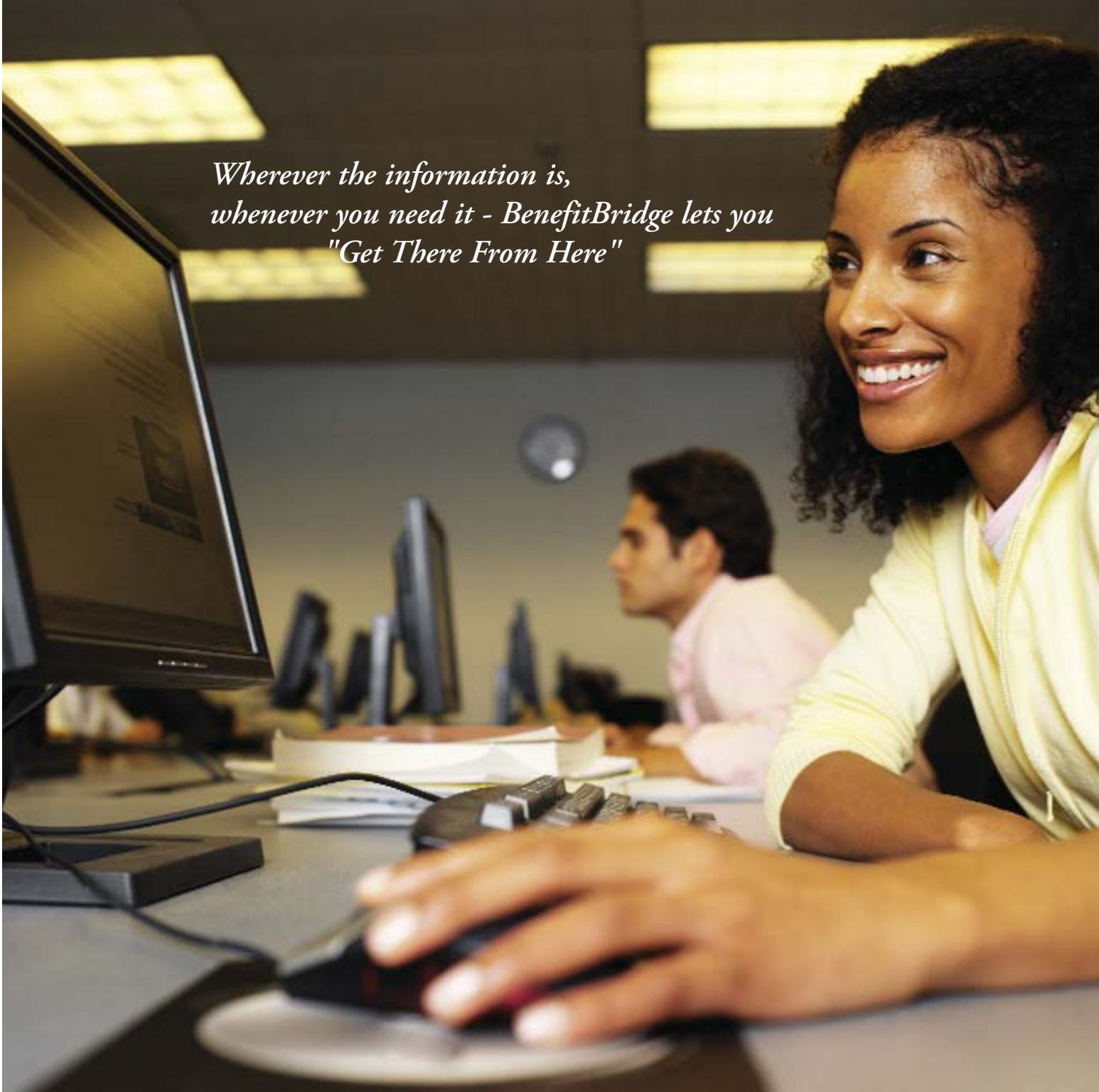


Answers, Education and Service At The Employee's Fingertips

BenefitBridge Employee Resources

BenefitBridge is custom branded for each employer to reinforce the connection between the benefits and the plan sponsor. Once participants are connected to *BenefitBridge*, they will be able to find:

- *Online enrollment and personal information update*
- *Convenient access at any time and place for benefits information*
- *Answers to benefit questions*
- *Decision support tools for comparing up to three benefit plans at a time*
- *Verification of coverage selections and dependent eligibility*
- *Financial planning tools and calculators to plan for various life events such as marriage, new child, home purchase, college preparation and retirement*
- *Direct link to each health plan carrier and provider information*
- *Health and wellness reference resources*
- *Links to key websites for state and federal programs*
- *Provide timely updates on benefit plans and announce important events*
- *Access a customized Resource Library with links to carrier sites*

A woman with dark curly hair, wearing a yellow zip-up hoodie, is smiling and looking at a computer monitor. She is sitting at a desk in an office, with her hand on a computer mouse. In the background, another person is visible at a desk, and the office has modern lighting fixtures.

*Wherever the information is,
whenever you need it - BenefitBridge lets you
"Get There From Here"*

Automation and Integration Streamlines Benefits Administration

BenefitBridge Human Resources Administration Services

BenefitBridge includes the tools human resources and benefits professionals require for managing their demanding employee benefits responsibilities. Using the integrated online interface, the Human Resources Administrator will be able to:

- *Manage eligibility information by designated HR staff, include active employees, retirees, leave of absence (LOA), and COBRA participants*
- *Manage benefit enrollment information for active employees, retirees, LOA and COBRA participants*
- *Process open enrollment either on a self-serve or assisted enrollment basis*
- *Process ongoing enrollment either on a self-serve or HR assisted basis*
- *Produce a customized Employee Benefit Statement*
- *Transmit enrollment and eligibility information twice a month or more to most carriers*
- *Communicate new employee data to payroll and accounting departments, if desired*
- *Generate detailed census information*
- *Maintain history of enrollment changes for each employee*
- *Obtain online reports of various information pertinent to appropriate benefit administration. More details about reporting options are shown on page 14.*

*The many self-service features of **BenefitBridge** will help to free up your Benefits staff to handle their other responsibilities.*



Optional Services

In addition to the extensive basic services that **BenefitBridge** can provide to your employees and staff, **BenefitBridge** can be customized to include Common Remitter, Retiree Billing, and COBRA/HIPAA Administration.

Common Remitter (available at an additional fee)

Common Remitter Administration is a consolidated billing solution for all core (medical, dental and vision) benefits. Common Remitter simplifies reconciliation of monthly payments to carriers and saves time, money and burden on internal resources. These services include:

- *Lockbox arrangement for payments*
- *Remittance to carriers all premiums due and collected*
- *Full accounting of all remittances and disbursements*
- *Produce discrepancy reports based on amounts collected and disbursed*
- *Full reconciliation between clients and carriers*

Retiree Billing (available at an additional fee)

Retiree Billing Administration allows efficient management of eligibility, invoicing and collection of retiree premiums, and control of claims liability. These services can significantly streamline the process for handling retiree welfare plan programs:

- *Establishment of billing and collection procedures for retirees*
- *Remittance to carriers for all premiums due and collected*
- *Full accounting, auditing and reconciliation of all remittances and disbursements*

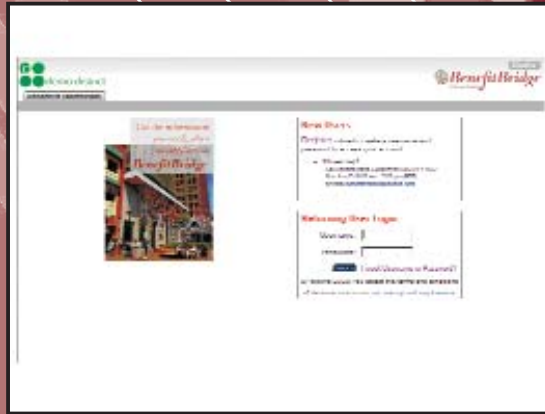
COBRA and HIPAA Administration (available at an additional fee)

These services simplify your administration of these complex regulatory requirements and diminish the risks associated with non-compliance.

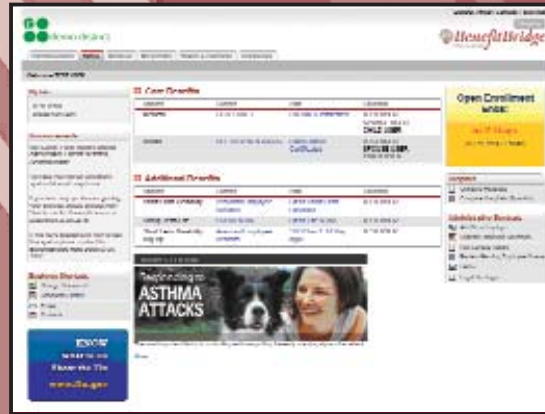
- *Expertise in COBRA/HIPAA laws including the most up-to-date information and client education resources*
- *Dedicated Implementation Manager to guide the customer through the entire implementation process, and through the transition period*
- *Technologically advanced COBRA/HIPAA compliance system that is constantly improving with client feedback and new IRS and DOL regulations*
 - *Initial set-up of organization on the Human Resources Administration interface*
- *Training of designated benefits staff on COBRA/HIPAA compliance, data maintenance and data integrity*
- *Timely service reports including paid to dates, elections and terminations and monthly accounting statements*



These are just a few examples of the BenefitBridge portal screens you can access. You can get an even better look at the view from BenefitBridge by requesting a demonstration.



Access BenefitBridge through the single, secure login.



Delivering the information employees need most.



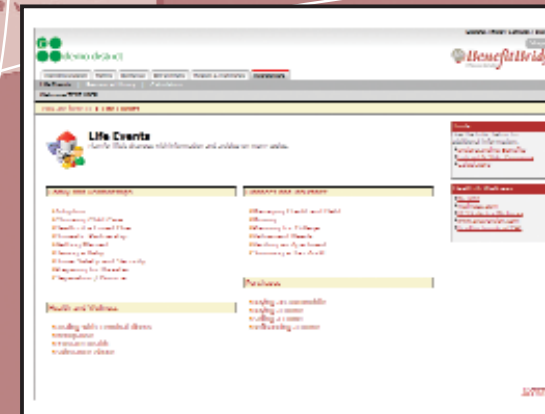
Compare plans and easily obtain benefit information.



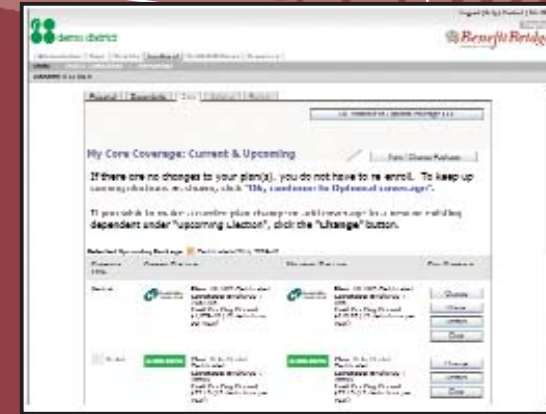
Benefit enrollment and personal information maintenance.



Employee Education resources available 24/7.



Helpful resources for life's vital decisions.



Benefit administration for open enrollment, eligibility, billing, reconciliation and employee communication.



Comprehensive and flexible reporting capabilities keep accurate information flowing where it is needed.