



Smart Technology Delivered

**LEVERAGING TECHNOLOGY SOLUTIONS TO
STREAMLINE HUMAN RESOURCES &
BENEFITS PROCESSES**



Bollinger HR
Attn: Stacy Barnes
101 JFK Parkway
Phone: (973) 921-8263
Fax: (973) 921-2876
Toll Free: (800) 350-8005 ext 8263
Email: Stacy.Barnes@BollingerInsurance.com
Web: www.BollingerHR.com



An expert on your side

Evaluating Needs. Delivering Solutions.

Your Source for HR & Benefits Technology

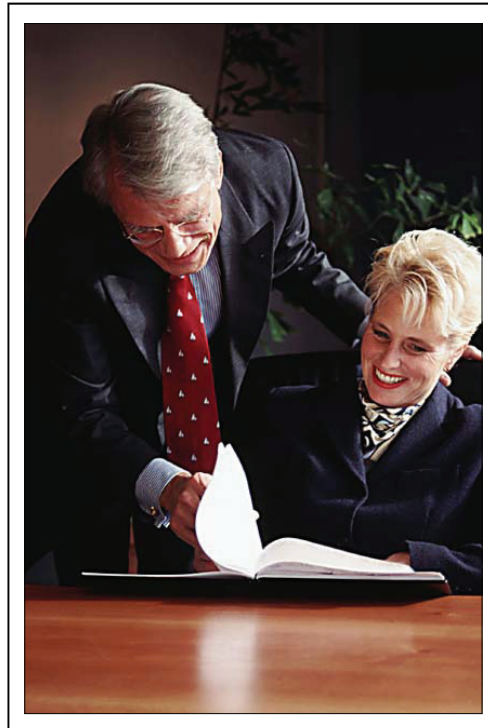
We know what you are up against.

Regulations and your workforce are constantly changing. Your employees are demanding access to more information, better insight into their benefits, and more control. You are finding it troublesome to access accurate data. And you want to ease your administrative burden to be more strategic, boost productivity and lower costs.

Like many of our clients, HR & Benefits technology can play a crucial role in helping to solve many of your business problems. But if the technology is deployed and used without focusing on the problem, it will eventually fail. Furthermore, the marketplace is complex and dynamic, and some vendors are looking to be everything to everyone. It's just not that easy.

So we ask the right questions to help identify the problems.

We use proven methods to diagnose problems, identify gaps in your business solution, and define your unique high-level requirements. Then through strategic relationships, we gain access to market expertise and a portfolio of technology that will best fit your unique situation. If our partners don't have the right solutions, we will assist you in the research and RFP process to ensure your unique business needs are addressed. With the help of our trusted partners, we stay on top of trends and emerging technologies to guide you to the solutions that can help you achieve your goals.



Our Approach

- Understand your current technology capabilities
- Help define your goals and requirements
- Identify vendor alternatives
- Manage your RFI & RFP process
- Assist with finalist selection
- Support implementation

We can help you find vendors that provide unique technology solutions like:

- Online HR & Benefits Library
- Benefit Statements
- Summary Plan Descriptions
- Surveys
- Benchmarking
- HR Systems
- Online Open Enrollment
- Online Benefits Enrollment
- HR Administration
- Employee Portals

Our Technology Consulting Partner

An expert on our side

HR Technology Advisors (HRT)

HRT has assembled an exclusive team of HR & benefits technology advisors. Our partnership with HRT enables us to better serve our clients through unique tools that diagnose your current capabilities, pinpoint gaps, and identify comprehensive HR & benefits delivery wants and needs.

Better yet, because of our strategic partners, our clients are not limited to a set of solutions or vendors. Instead, we access a long list of preferred vendors and utilize HRT consultants to identify additional solutions and vendors from a myriad of technology categories.

Employers around the nation are choosing HRT Broker Partners.

Employers access best-of-breed technologies, like corporate intranets and benefits communications, online benefits enrollment & HR administration, an HR library of laws, forms, news and policies, total compensation statements, real-time benchmarking data, web-based surveys, and a variety of additional technology solutions that employees appreciate and use.

We represent the broad market.

We can represent the broad technology market by leveraging the knowledge and research capabilities of market experts to stay ahead of the technology curve, analyze your specific business needs, and deliver technology solutions that streamline the HR & benefits process.

We also share ideas, best practices, and local intelligence with peers around the country to ensure quality, implementation, and price.

About HR Technology Advisors

HR Technology Advisors (HRT) has established itself as the premier national, independent benefits and HR technology consulting firm focused entirely on serving the needs of employee benefit firms and their clients. HRT deploys technology solutions for employers that streamline human resources & benefits delivery processes. The HRT management team has over 50 years of collective experience in deploying benefits and human resources technology solutions. HRT has analyzed hundreds of vendors and implemented technology to over 250 employers through more than 20 different vendors. Their experience is unmatched in the industry.

We are part of something bigger.

HRT Broker Partners have access to objective market-experts who study this market every day. Experienced Consultants support our clients in many ways:

- Technology Strategy
- Business Case Development
- Process Redesign
- Vendor Selection
- Implementation Management
- User Adoption



Employee Portals

HR & Benefit Websites

Improve Communications and Increase Employee Satisfaction
 Leveraging the power of the DotNetNuke® content management framework, you can easily build and maintain a customized intranet site to post crucial HR and Benefits information.

Organizations use Employee Portals to communicate easily with their employees through a secure intranet or web site accessible anytime, anywhere. The platform allows you to share HR & Benefits information while providing fresh, dynamic content that ensure employees visit and use the web site.

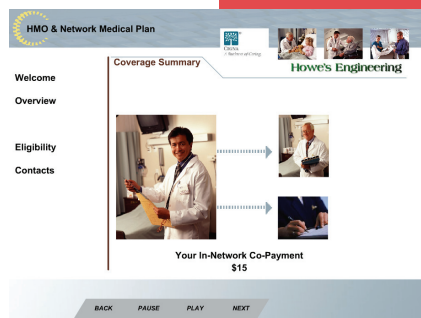
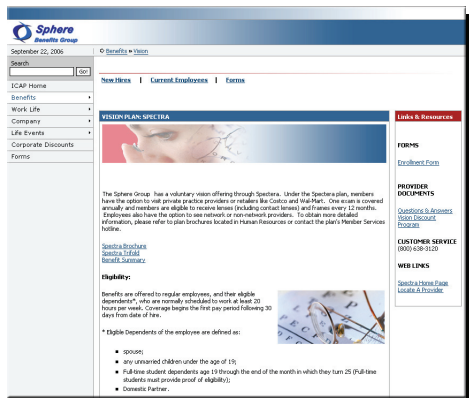
This tool allows you to fully-customize the look, if you or your client would like, and to add or modify content, links, attachments without any technical expertise. The site is easy to use, manage and control.

Powered by DotNetNuke®
 DotNetNuke is an open-source Web Application Framework ideal for creating and deploying websites, corporate intranets and extranets, online publishing portals and custom vertical applications. It has unbelievable power and flexibility to accomplish all of your intranet objectives. DotNetNuke is built on a Microsoft ASP. Net platform that is hosted through our business partner, HR Technology Advisors. DotNetNuke has a growing community of over 340,000 users.

Virtual Plan Guides
 With high-speed Internet access more readily available, it has become easier to deliver content rich with audio, video, graphics, logos, and animation for unique, customized benefit plan presentations that grab an audience. An overview of an employee's benefit options with plan specific information and costs can be recorded and branded around your company, then delivered via the web. Employees, their spouses and/or dependants can have immediate access to this information from remote office locations, when traveling or at home.

Features & Benefits:

- Tailor content to specific roles within the organization
- Secure access to users to view select content and pages
- Update content anytime, anywhere
- Customized look to make site appear any way you'd like including just like the company website (colors, branding, navigation)
- Flexible tools allowing you to post any document, put in any text and link to any website
- Provide content employees want and will use:
 - Benefits Overview
 - Plan Comparisons
 - Eligibility Information
 - Key Contacts
 - Employee Directory
 - Company Handbook
 - Company News
 - Calendaring
 - Holidays
 - Chat/Blog/Forum
 - Document Sharing
 - Forms
 - And any other information...you decide



Web-based HR Library

Now Staying in Compliance is Easier

HR Navigator, powered by BNA®

While running your organization, you come across tough HR business issues. HR Navigator helps managers in small and mid-sized private-sector companies save time and resources while ensuring their firm stays in compliance with this easy-to-use web-based tool.

Start Here

This web portal is the place to start when looking for guidance on benefits and compensation; compliance issues; employee relations; performance and productivity; recruiting, selection, and staffing; and safety and health. The product also provides law summaries, ready-to-use model policies and forms, fast answers on hundreds of questions faced every day by HR practitioners, and news and trends.

The information is regularly updated, easily accessible with plain English searching by topic or document type, and can be browsed by document type or subject area.

Trust the Industry Leader

HR Navigator is powered by BNA®. Since 1929, over 125,000 professionals across industries have been relying on the Bureau of National Affairs (BNA) for the market's most accurate, most current, most comprehensive HR policies, forms, laws and procedures.

Featured Content - Save Time & Resources

Fast Answers™ - a Web-based tool consisting of concise answers to hundreds of questions faced every day by HR practitioners.

Research Chapters - Provide exclusive editorial analyses, summaries, and guidance from BNA's team of lawyer-editors and outside specialists.

Law Summaries - See at a glance what your statutory and regulatory requirements are with easy-to-use summaries of state and federal labor and employment laws.

Model HR Policies and Forms - a collection of model policies and forms that you can review, download and modify for your own use.

Latest News - Check here regularly for the latest information on HR news and trends so you can keep up with this changing world.

State Compliance Alert and Library Updates - Get compliance, laws and policy updates delivered right to your email box. You can customize to state specific regulatory changes, or cover a broader area.

HR Policy Handbook - Easily compose your corporate handbook by accessing this guide. Print, email, download and customize HR policies and procedures with just a few clicks.



Major Topics Covered:

- Benefits administration
- Communications
- Conduct and discipline
- EEO and nondiscrimination
- Employee services
- Health and welfare benefits
- Hiring
- HR administration
- Pay systems
- Payroll administration
- Productivity and performance
- Recordkeeping requirements
- Retirement and pension benefits
- Safety, security, and risk management
- Schedules and leave
- Termination
- Wage and hour law

About BNA

The Bureau of National Affairs (BNA) is the foremost publisher of print and electronic news, analysis, and reference products, providing intensive coverage of legal and regulatory developments for decision makers in business and government. BNA produces more than 200 news and information services, including the highly respected Daily Report for Executives and Daily Tax Report.

Summary Plan Description (SPD) Service

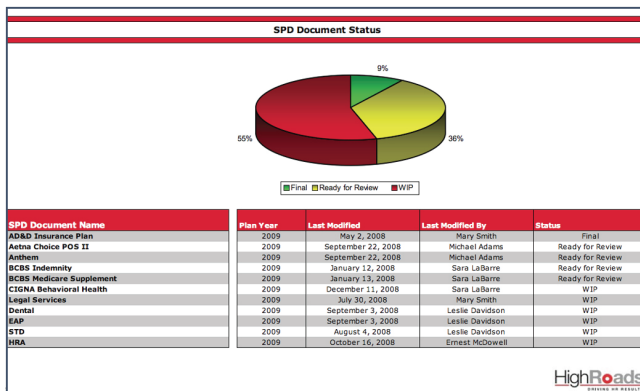
QuickSPDs, powered by Highroads, allows your trusted employee benefits advisor to provide employers with DOL compliant SPDs every year.

QuickSPDs manages the full SPD lifecycle beginning with a comprehensive discovery analysis to assess your inventory, identifying the current state for each SPD and performing a gap analysis towards full compliance. Following the discovery process, the platform manager reviews existing content and customizes a new SPD template to automate new content development so that it can be properly propagated throughout each applicable SPD document.

QuickSPDs is equipped to manage the time-consuming process of creating, updating and managing Summary Plan Descriptions, providing the following benefits:

- A secure, collaborative environment allows for managed cooperation between internal and external stakeholders
- Built-in workflow enables simultaneous reviews, edits, and approvals in a managed system
- Pre-defined process and audit trail maintains version control
- SPD best practices including language, sections, documents, and workflow

The end result is compliant employers with time and budget to focus on employee communications and more strategic projects.



- ➔ Current
- ➔ Compliant
- ➔ Standardized
- ➔ Easy to Understand
- ➔ Automated Updates
- ➔ Streamlined Reviews
- ➔ Centralized Storage
- ➔ Cost Effective to Maintain

If you sponsor a benefit plan for your employees, then you are legally required to provide employees with a Summary Plan Description (SPD) that explains their benefits, rights and responsibilities in clear, easy-to-understand language. SPDs must be distributed to all plan participants, including retirees, COBRA participants, children covered under a qualified medical child support order and employees on leave (LTD, FMLA, etc.) within certain timeframes:

- New hires must receive an SPD within 90 days of their hire date
- Newly eligible employees must receive an SPD within 90 days of the date they become eligible
- If you're introducing a new plan, participants must receive an SPD within 120 days after the effective date or the date the plan is adopted (whichever is later)
- Current employees must be given an SPD within 30 days of request

In addition, new SPDs must be issued every five years if there have been changes to the plan; every 10 years if there have been no changes. If the Department of Labor investigates an employee complaint or lawsuit and the SPD is missing or inadequate, the employer could be liable for legal fees and denied benefits. And, if one or more participants ask for an SPD and don't receive it within 30 days, the DOL may assess penalties of \$110 a day for each of those participants.

Total Compensation Statements

Personalized Employee Benefits Breakdown

Benefit Statement Manager

Deliver detailed employer and employee benefits costs and contributions. The graphically appealing representations of costs and benefits provides and easy-to-read, effective presentation that increases employee communications and relations.

Enhance Employee Communications and Relations

Unfortunately, most employees don't fully understand the cost of their benefits. With benefit costs continuing to surge higher year after year, it's critical for employers to properly communicate the cost of the benefits they're providing their employees. Personalized benefit statements show your employees exactly what they're worth to you.

Professional, Easy-to-Read Benefits Statements

- More Effectively Communicate the Total Cost of Benefits
- Showcase employer/employee contributions
- Enable employees to fully understand the value of their benefits
- Improve employee retention and morale

Easy Set-up and Attractive Presentation

Each statement is individually personalized. You can add a personalized text message from the Company President or HR Staff. Then Benefit Statement manager creates two-page, professional, personalized benefit statements that is clear and concise with pie charts and tables that display all benefits and their costs.

Communicate Value Clearly

There is no easier and more effective way to show your employees that they mean more to your company than just a salary number. And positive employee communications relations is something you just can't do without.

Software Capabilities

- Import all employee data and benefit information
- Set up multiple employee classes
- Set up tax rules
- Set up benefits and rules
- Add non-traditional benefits
- Create text with personalized content

Benefit Statement Manager Features

- Messaging from company president, HR staff
- Line-by-line breakdowns of benefits and employer and employee costs
- Pie charts that display cost mixes
- Benefit descriptions with personalized text

Tru-Fix, Inc.

Dear Sally Sample,

We are pleased to provide this overview of your total compensation at Tru-Fix, Inc. We appreciate all your hard work.

Sincerely,
John Jones

BENEFIT	COMPANY COST	YOUR COST
Unicare	\$3,112.20	\$343.80
Dental	\$381.48	\$0.00
Life	\$97.46	\$0.00
AD&D	\$23.95	\$0.00
Short Term Disability	\$366.23	\$0.00
Long Term Disability	\$191.76	\$0.00
FICA Contribution	\$5,415.90	\$5,415.90
401K	\$0.00	\$0.00
Total Benefits Cost	\$8,578.07	\$5,760.90
Annual Income	\$71,000.00	
Total Value of Compensation Package	\$79,578.07	

TOTAL BENEFIT COST

YOU 10%
Tru-Fix 90%

SALARY AND BENEFITS

BASE SALARY 81%
BENEFITS 19%

Medical and Dental Insurance Plan

You may have elected to participate in our Medical and Dental Health Insurance plans through Blue Cross Blue Shield and MetLife. Tru-Fix currently pays 100% of the cost of medical and 100% of the cost of dental. The cost of medical coverage for each employee on a bi-weekly basis is \$14.38 for single and \$37.72 for family. You may have elected to have these deductions taken out pre-tax.

Time Off Benefits

Tru-Fix offers employees a generous time-off policy. Employees are eligible for 12 holidays per calendar year. Your Company also offers Paid Time Off (PTO). PTO is accrued on a monthly basis and for fiscal year 2009 you are eligible for 184 PTO hours.

Incentive Compensation and Annual Income

Your Incentive Compensation for the year, provided by Tru-Fix, was \$1510 (rounded to the nearest dollar). Your Gross Annual Income, as shown above, includes your incentive Compensation plus your Salary (including any eligible overtime).

Web-based Surveys

Find Out What Your Employees Think

Simple but effective, find out what your employees think about their benefits and other HR issues by asking them.

Instant Up-to-date Data

You need knowledge about your company, your employees and the marketplace to create a successful employee benefits plan. The needs of your employees must remain in balance with the financial requirements of your company. Higher turnover rates or wasted financial resources can be costly, but if you have a constant and trusted source of data to help you determine what your employees want and need, you can get and keep your valuable assets...your employees.

Fast and Easy

Easy to setup and use, our web-based survey tool allows our clients to build a survey on any topic in minutes. Then send your employees a link to participate. Employers get feedback on HR and benefit related trends, and your employees feel like they are contributing to the decision process, boosting work-life satisfaction.

Easy-to-use, Web-enabled Tool

- Build and analyze surveys easily, access results quickly
- Leverage the Survey Library or build your own
- Enhance employee satisfaction
- Test new HR and benefits ideas and empower employees

Retain Your Employees

Every company is different and has its own corporate culture, but do your employees care more about medical plan choices or which insurance carriers they can pick from? Is FSA more important than a vision plan?

Find out, in real-time, what your employees think. You can then make informed and confident decisions, saving time and resources in today's fast-paced and ever-evolving workforce.

Benchmarking Data

Make informed and confident benefit plan decisions in today's environment of rising costs and dynamic labor markets. To give you that competitive advantage, we offer comprehensive benefit benchmark data to let you see how your benefits plans stack up against the local competition. Get benchmarking reports that meet your specific needs.

Get data that's customizable by criteria like employee number, geographical region and industry. The reports contain full color graphs and up-to-date benchmark data.

4. If you have an intranet, how easy is it for you to maintain and up-date information on the site?

No difficulty
 Some difficulty
 Very Much difficulty

5. If you have an intranet, are you satisfied with the usage?

Very Satisfied
 Somewhat Satisfied
 Somewhat Dissatisfied
 Very Dissatisfied
 Don't track usage

6. Do you currently have an HR Administration system?

Yes
 No

7. If yes, please complete the following.

Vendor Name
 Year Implemented

8. If you have an HR Administration System, please indicate if the following functionality is included in your application.

	Yes	Yes, but limited	No
Web-based	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employee Self-Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manager Self-Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applicant Tracking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Career Development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compensation Tracking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Learning Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leave Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Performance Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Time Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recruitment Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

