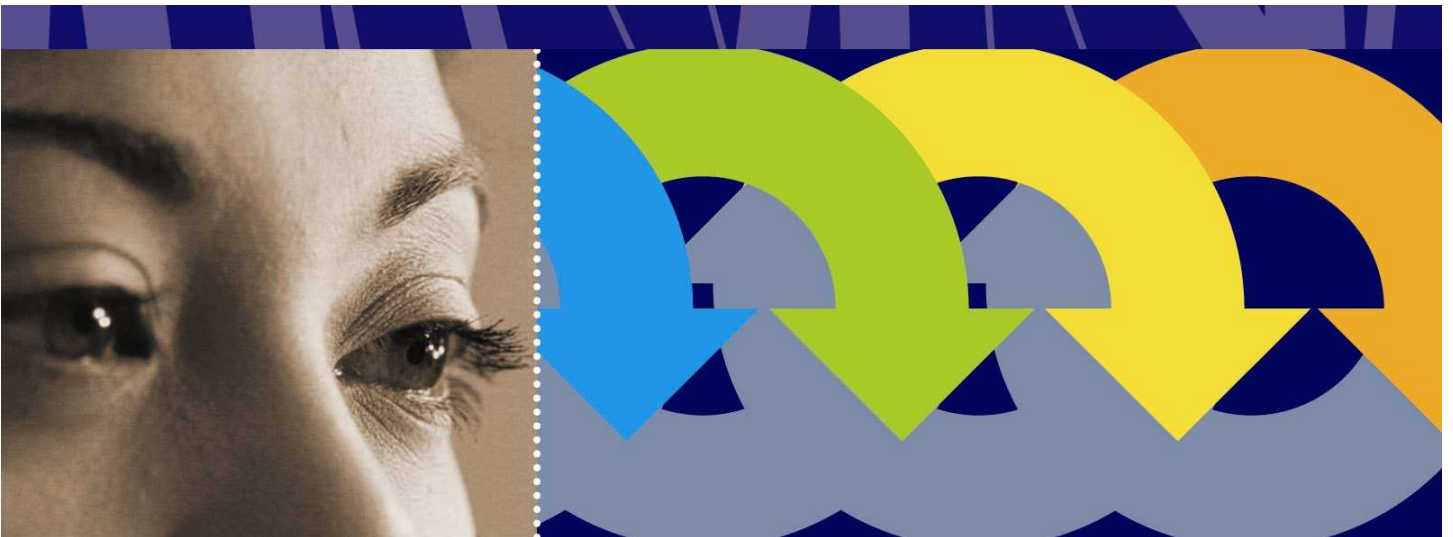


MyWave® PORTAL

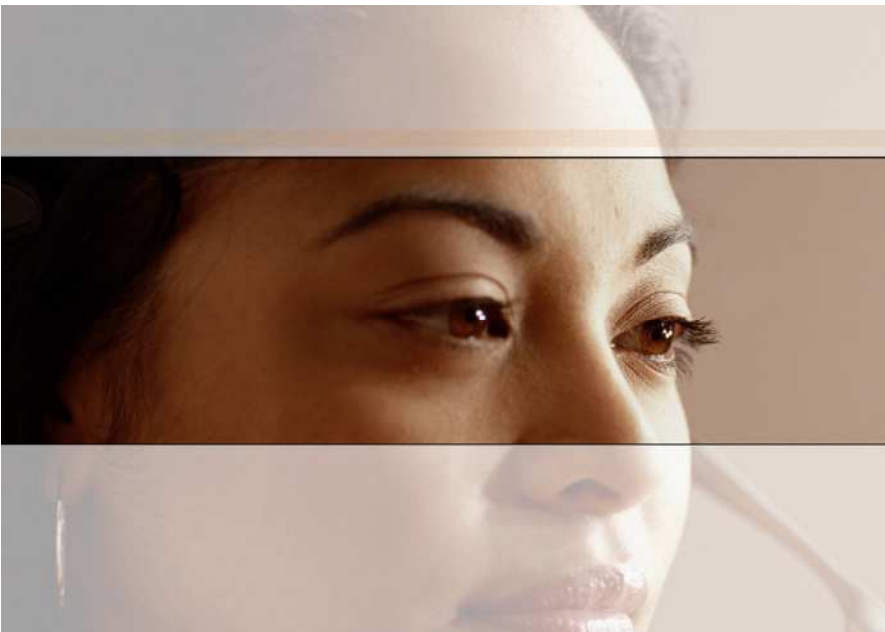


MyWave® Portal

Click+Connect+Communicate

Welcome to a whole new way of working — MyWave is your personalized Web site that allows you to effortlessly click, connect, and communicate with [B_Officialname].

It's designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to collaborate with our agency online, quickly access timely news, information, and resources, or connect with over 100,000 peers in your industry, this is the place to be. It's easily accessible, hardworking, and just one of the many value-added services available to you when you partner with us.



"The Community section allows us to easily find out what other companies are doing in a variety of situations. I can get answers quickly from other colleagues in the industry; the Community has become my personal sounding board."

Trevor, MyWave Portal User, Northeast

Collaboration Center

- Our two-way document posting capabilities allow a seamless exchange of information sharing and collaboration
- Users can download and share documents, make updates, and track a document's history – simplifying updates to reports, worksheets, questionnaires, and policies
- Saves time by allowing you to manage team projects and streamline everyday work tasks

Survey Benchmarking

- Participate in benefit plan and/or P&C program surveys
- Allows you to determine how your plans and programs compare to other employers across the U.S.

Community

- Through MyWave Community, you have access to a vast and knowledgeable network of colleagues from across the country
- Share information and resources via the Community's interactive forum that allows you to post questions to your peers, provide insight into other users' questions, and allows you to track responses based on topics or individual questions
- Community topics include Compensation, Employee Relations, HR Development, HR Management Topics, Recruitment, Risk Management, and Other



"MyWaveHR is an extremely valuable resource for us. We particularly appreciate the forms available in the Legislative Guides and the newsletters found in HealthShop."

Julie, MyWaveHR Client User, Midwest

MyWave[®]HR: Your Electronic Human Resource Assistant

MyWaveHR is the helping hand you need for all your Human Resource needs. Whether you are looking for Legislative information, employee communications, industry-related Web sites, or healthcare, consumer-related information, MyWaveHR has it readily available for you in one easy, convenient location.

Legislative Guides

Looking for quick answers to tough legislative questions? MyWaveHR's Legislative Guides have the answers you're searching for. You will be directly linked to an exclusive set of comprehensive guides full of federal legislation. Complete guides include COBRA, HIPAA, HIPAA Privacy, Section 125, and FMLA. Within each guide, sections include Related Articles, Q&A, Forms, and Quick Reference. A search function is also available to help you easily source information by

allowing you to browse all or only particular sections within each guide.

Documents on Command

When you need to resource information fast, the Documents on Command section of MyWaveHR provides instant access to a library of downloadable articles covering a variety of topics — exactly when you need them! Articles are conveniently grouped by general category and include: Benchmark Surveys & Statistics, Compliance & Plan Designs, and Employee Communication & Education — to help you easily locate all the resources available to you. Or, use its keyword search function to find related documents.

Resources

MyWaveHR's Resources provides useful links and articles to industry-related Web sites —all through the

convenience of your MyWaveHR homepage. In addition, use the helpful search function so you can promptly find all the information you are looking for, as well as any related documents from the Documents on Command section. And if you still cannot find exactly what you need, use the convenient, "contact your broker representative" help link. So many helpful resources — all at your fingertips.

HealthShop

Want consumer health-related articles in professional looking newsletters to give to your employees in a snap? No problem! MyWaveHR supplies you with HealthShop — comprehensive, consumer information, in ready-to-print newsletters. Topics include, *At the Doctor's Office*, *At the Pharmacy*, *Home Care*, and *Your Health*. Use these newsletters to help your employees make smart and informed healthcare, consumer-related decisions.