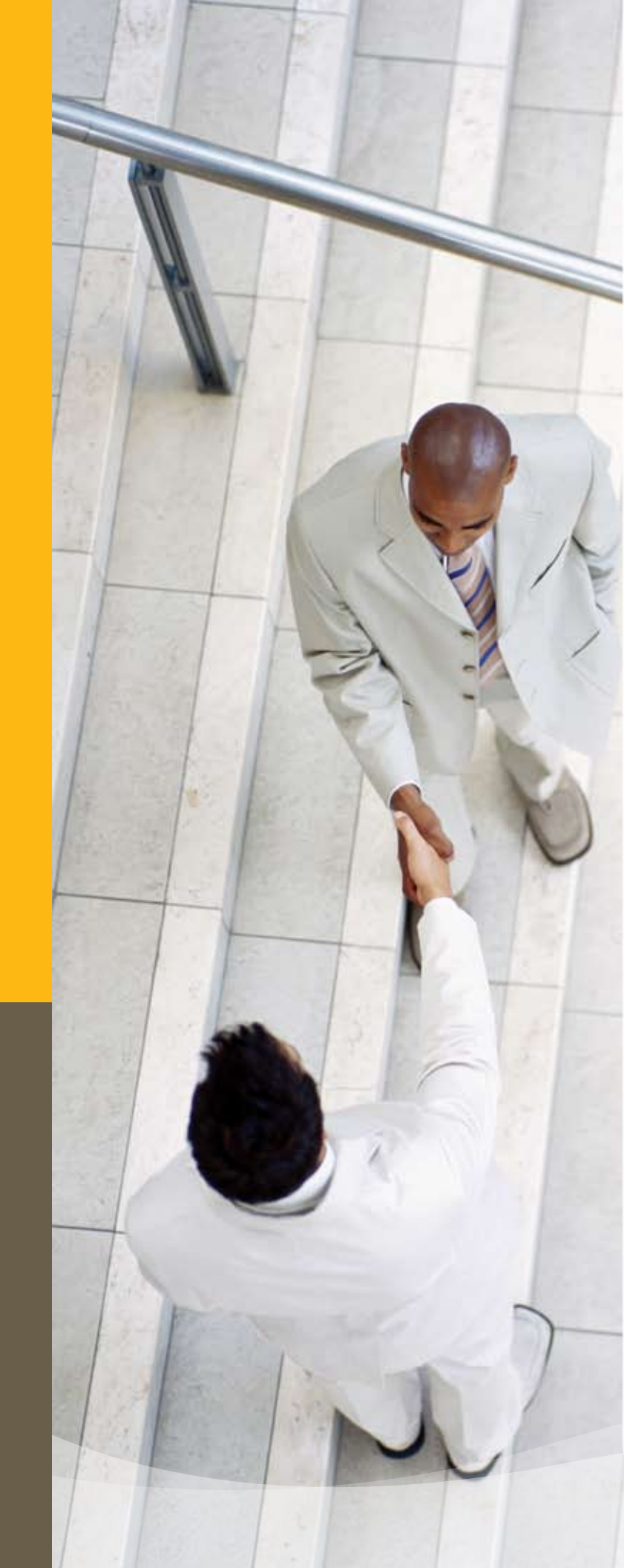


Health and Welfare Services

ESSENTIALS



A high-angle photograph of two men in business suits shaking hands on a modern, light-colored stone staircase. A metal handrail is visible on the left side of the stairs. The man on the left is seen from behind, while the man on the right is facing him.

Rely on ADP Health and Welfare Services to understand, anticipate and deliver your indispensable benefits ...

Administering vital employment benefits that businesses can't do without

Controlling costs and risk, enabling companies to succeed

Improving productivity so HR practitioners can focus on strategic priorities

Boosting employee satisfaction, the foundation of good business

... and gain additional advantages from having data already available in your ADP payroll solution.

FUNDAMENTAL TO ACHIEVING YOUR ORGANIZATION'S GOALS

Health and welfare programs are core building blocks of your business. You can count on ADP to administer these programs with the solid reliability you expect from the leading provider of electronic transaction processing, data communications and information-based business solutions.

With more than 50 years of industry experience, ADP offers the broadest range of indispensable benefits administration solutions in the world. Today our health and welfare offerings help more than 1,000 companies pursue their unique business strategies and focus on core competencies.

Letting ADP handle your health and welfare administration gives you added advantages. You gain more efficiency, accuracy and cost savings when we handle your time-consuming, complex benefits administration processes.

Simplify use with single sign-on and common look and feel across ADP solutions
Reduce the risk of claims overpayment and government non-compliance
Eliminate hours of managing data interfaces and multiple vendors

SUPPORTIVE: Controlling Risk

Our vast industry experience and knowledgeable professionals help reduce the possibility of risks to your business. ADP's finely tuned processes alleviate concerns related to incurring unnecessary premium or claim overpayment costs. Because of our volume, systems and relationships, carriers allow us to produce premium bills for our clients based on the accuracy of the records in our system, removing the burden of list bill reconciliation from our clients. Improving enrollment and premium payment accuracy by just a few percentage points can quickly add up to significant savings.

In addition to reducing your risk of overpayment, we also help you meet your compliance needs. No longer will you bear that responsibility alone. ADP performs SAS 70 Type II audits on our health and welfare systems and processes and submits electronic enrollment and premium payment data in HIPAA 834 and 820 formats. And our standard and ad hoc management reports help you better understand enrollment trends and head off plan or communications issues before they escalate into expensive problems.

ADP Employer Services has consistently helped safeguard personal and financial information for more than half a million companies and 34 million employees through innumerable activities worldwide. And we're sticklers for proper record keeping. You can rely on ADP to document your transactions, record participant calls, and keep accurate enrollment records. Our built-in system edits and our audits maintain the highest data integrity and plan directives, while our thorough systems security protects the privacy of all of your data. You can count on solid, fully tested disaster recovery plans and regular data backups to avoid the risk of permanent data loss from threats to your electronic records.

ADP HEALTH AND WELFARE WEB-BASED SELF SERVICE

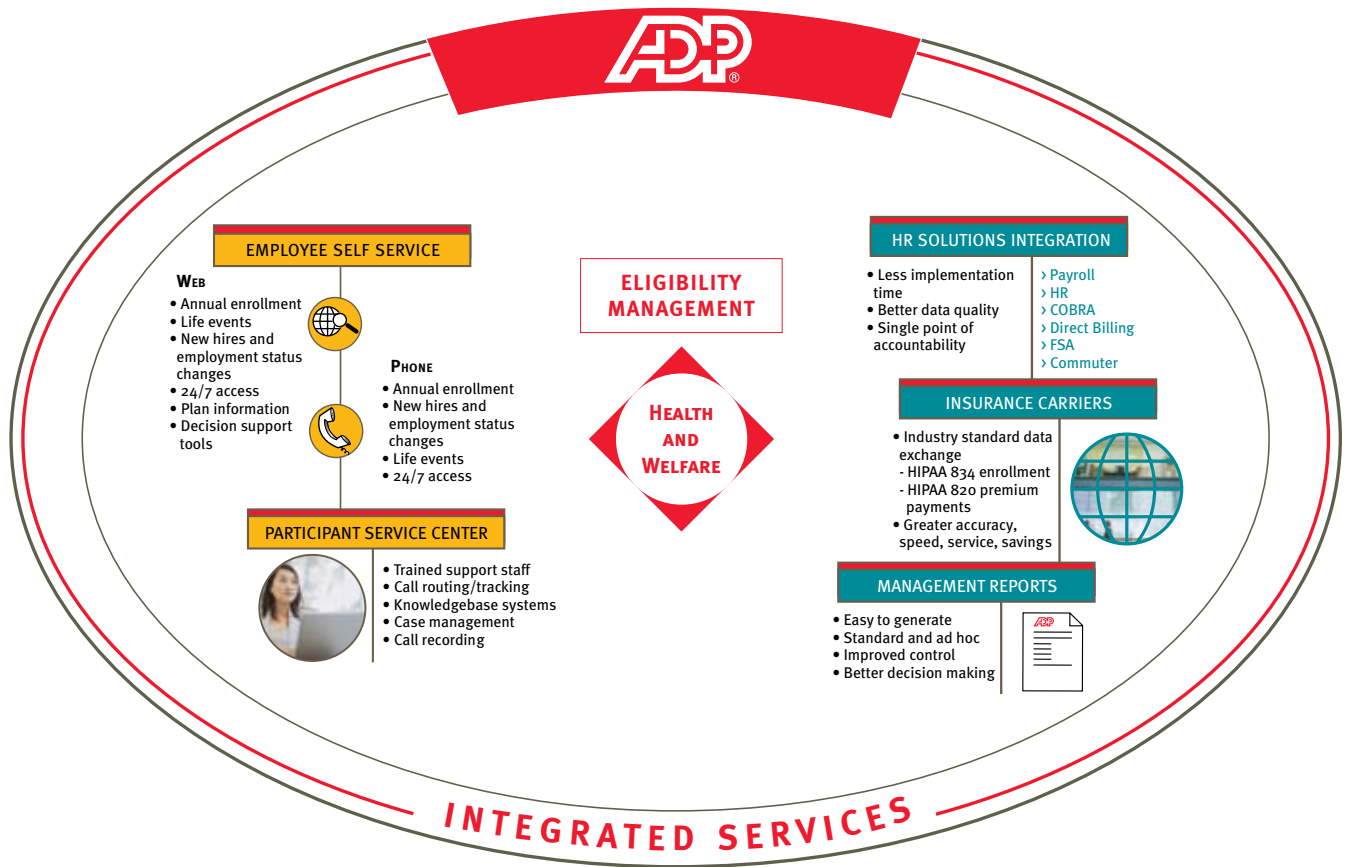
Empower benefits practitioners and save their time:

- Provide 24/7 information to answer questions
- Distribute benefit plan summaries
- Oversee employee record keeping
- Access management reports online

Empower employees and give them convenience:

- Maintain dependent and beneficiary data
- Review benefit plans and features
- Compare cost of health plan coverage
- Select benefit program options
- Access health and wellness information
- Find quick answers to questions

The Essential Services Your HR Practitioners and Employees Need



RELIABLE: Improving Productivity

Fast, smooth benefits administration leads to the savings every company seeks. When you have ADP experts dedicated to answering your employees' questions, you reduce the cost of staffing and training extra personnel. When you eliminate tedious, detailed tasks, you are free to focus on more strategic initiatives. And when you have the right technology handling the constant flow of numerous enrollments, updates and carrier communications, your Human Resource (HR) department becomes more efficient.

With ADP's Web-based automation, authorized HR professionals have access to a consolidated, accurate database of every benefit transaction, both current and for the past seven years. HR can make necessary changes and monitor data exchanges with various carriers and other systems.

Your organization maintains oversight and improves service and compliance levels:

- Streamlines annual and ongoing enrollment through Web and phone-based self service
- Automates varied eligibility plan rules, uses current HIPAA formats and abides by applicable regulations
- Provides plan information online, avoiding extra effort and expense of printing and distributing employee benefits communications

For many companies, dealing with multiple insurance carriers can be frustrating. By leveraging ADP's experience, relationships and economies of scale, you can eliminate these concerns. We pay nearly \$2 billion in carrier premiums annually, sending accurate enrollment and premium data with maximum efficiency. In addition to our highly developed system edits, we routinely audit carriers to ensure accuracy. If there is a discrepancy, we will resolve it for you.

RESPONSIVE: Immediate Employee Service

When you make it easy for employees to manage their benefits online with ADP Self Service, your organization benefits in a variety of ways. You bolster employee satisfaction and you avoid immeasurable hours of work for both employees and your benefits professionals. No more paper forms. Quicker turnaround. Increased accuracy. Fewer complaints.

ADP Self Service can offer convenient access from home, enabling your employees to share decision-making with their dependents. Empowering your employees with easy access to information online provides significant value:

- Anytime convenience to review plan options, make annual elections and changes for ongoing life events
- Decision support tools and resources to simplify benefit selection and health care treatment options (see below)

Even though the Web is ADP's primary source for answers, you can also have our trained benefit representatives ready to answer your employees' calls in person. Our comprehensive service center supports more than 2.5 million callers each year.

ADP participant service representatives will know your company's plans and understand how to resolve complicated issues. Automated call routing directs calls and caller information to the most appropriate person, and knowledgebase tools offer quick access to each caller's plan and eligibility information. But in the end, it's our consistent, supportive attitude that leads to prompt service and resolution.

In addition, specially trained ADP experts can assume responsibility for helping your employees resolve health care coverage and care disputes with their carriers. These benefit advocates delve into problems of accessing appropriate care, obtaining referrals, resolving formulary restrictions and claim disputes and billing discrepancies. ADP's knowledge and experience in navigating benefit issues can be indispensable to anticipating and responding to your employees' concerns.

ADP HEALTH AND WELFARE HAS WHAT YOU NEED

Whether your organization needs to fully outsource administration of your health and welfare programs or you choose to actively participate in the processes, ADP has the flexible solution that fits the bill.

You have the advantages of advanced technology without the capital investment, hassle or overhead. ADP hosts the servers and provides you with access to the benefits administration solution via the Internet, eliminating the necessity for you to develop or purchase your own systems. It becomes our responsibility to maintain the hardware, upgrade software and add new functionality to your solution.

ADP never stops considering your future. Always striving to improve our offerings, we invest in new technology and functionality to keep you moving forward. ADP positions you for change and does everything in its power to make that change easy.

ADP REPORT

CONSUMER-DIRECTED HEALTH TOOLS SAVE HEALTH COSTS

According to a study by Watson Wyatt and the National Business Group on Health, of the companies that indicate better control of health care 38 percent also provide Internet modeling tools.

ADP offers these tools and more. Our cost comparison tools help employees make better plan selections, and our quality care information makes them better health care consumers.

Empowering employees to control their health care costs not only adds to their satisfaction, it will also ultimately cut health costs.

ADP calculators help your employees simplify health plan selection by comparing coverage and associated plan costs based on their family's scenario. We further help employees sort through their treatment, cost

and quality care options with additional online resources:

- Health and wellness facts offer medical condition education
- Treatment information enables comparisons of medical procedures
- Hospital quality data lets employees select the right facility



LARGE COMPANIES WORLDWIDE RELY ON ADP

ADP offers the broadest range of human resources, benefits and payroll services that companies need to provide essential employment functions with unparalleled reliability. Organizations count on ADP's extensive expertise, technology and operations precision to process critical transactions accurately every time. When companies depend on multiple services from ADP, they gain additional advantages created from streamlining processes, people and systems to integrate data from separate functions through one gateway.

ADP is the world's leading provider of outsourced human resources, benefits and payroll services.

PAYROLL

Comprehensive ADP solutions provide the peace of mind that comes from knowing payroll and payment of payroll taxes are consistently efficient, correct and easy to manage. Our interactive online resource empowers employees and supervisors with essential productivity tools. And ADP's time and labor management services offer better workforce management, improved productivity, and enhanced decision making to help your organization optimize labor resources and reduce time and labor management costs.

HUMAN RESOURCES

ADP's established HR platform and employee and manager self service applications allow your organization to take advantage of the flexibility and efficiencies provided by ADP for everyday tasks such as personnel and payroll administration, data management, performance management and compensation management.

BENEFITS

ADP's wide array of services deliver programs with the superior service that helps retain employees, while freeing in-house resources to focus on strategic business goals. Services include Health and Welfare, in addition to COBRA, Flexible Spending Accounts (FSA), Commuter Benefits, Total Compensation Statements and Carrier Enrollment Services.



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