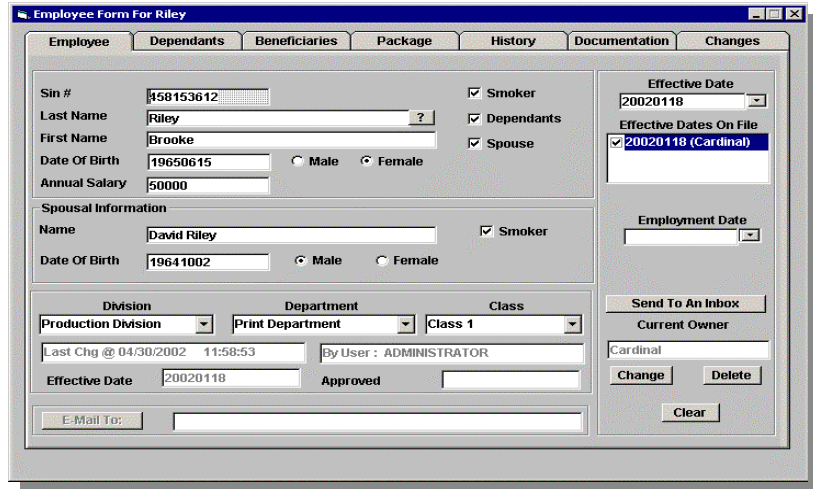


Introducing a new approach to

# Employee Benefit Administration

Finally, a solution that lessens the burden of administering employee benefits. Cardinal's Employee Benefit Administration System (EBAS) features a completely interactive web enabled employee interface for benefit selection, modification, enrollment and query.

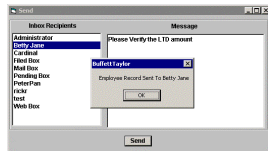


## Key Benefits

**Scalable.** Cardinal's EBAS supports any ODBC compliant database including Access, SQLServer or Oracle.

**Reliable.** Integrity checks on spousal insurance information, child insurance, LTD, Life maximums, and documentation requirements.

**Intuitive.** Work flow in-box, internal application mail communication and control.



**Secure.** Complete username based application security. Integrity checks on spousal insurance information, child insurance, LTD, Life maximums, and documentation requirements.

**Adaptable.** Import and Export routines ensure employee data remains consistent between your payroll and HR systems.

**Flexible.** With multiple user-defined tables, EBAS can be configured to maintain benefit information for ALL employee groups within your organization.



Cardinal's Employee Benefit Administration System (EBAS) empowers your administration staff and your employees. With an intuitive web-enabled front end for your employees and a powerful administrative application back-end, EBAS pays your organization big dividends by eliminating costly third party benefit administration costs.

EBAS maintains all carrier required information such as beneficiary and dependant information. Multiple division, department, group and union rate tables and reports ensure your benefit package delivers to your entire organization.

Standard reporting capabilities include payroll roster, payroll cost reports, documentation required reports, enrollment confirmation and carrier statements.

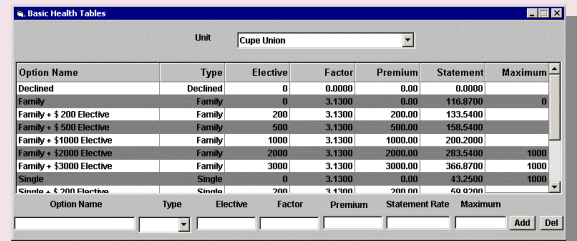
These extensive reports supplement unlimited reporting capabilities from third party ODBC report writers.

EBAS multi-year capability is designed to provide current administration requirements as well as historical data retrieval and reporting.

Shopping for benefit carriers becomes a breeze with projections and 'what-if' scenarios for employee cost and employer cost on rate or carrier charges.

### EBAS is suitable for

- Flexible Benefit Plans
- ASO (Administrative Services Only) Plans
- Internal Benefits Administration (Self Insured)
- Third Party Administration Plans



Option Name	Type	Elective	Factor	Premium	Statement	Maximum
Declined	Declined	0	0.0000	0.00	0.0000	
Family	Family	0	3.1300	0.00	116.8700	0
Family + \$ 200 Elective	Family	200	3.1300	200.00	133.5400	
Family + \$ 500 Elective	Family	500	3.1300	500.00	156.5400	
Family + \$ 1000 Elective	Family	1000	3.1300	1000.00	200.2000	
Family + \$ 2000 Elective	Family	2000	3.1300	2000.00	283.5400	1000
Family + \$ 3000 Elective	Family	3000	3.1300	3000.00	366.8700	1000
Single	Single	0	3.1300	0.00	43.2500	1000

## Software Solutions That Make Sense.

### EBAS will be useful for organizations that want to

- untie the binds to a **single carrier**
- eliminate third party benefit administration costs
- establish a flexible (cafeteria style) benefit plan for their employees
- shop around for the best benefit plans
- keep track of benefit costs
- place benefit information maintenance in the hands of their employees

EBAS Flexiben module allows for the creation of a flexible benefit plan. **Why offer a flexible benefit plan?**

- Most employees respond favorably to the idea of choosing the benefits they want.
- Establish a **FIXED** benefit cost allowing for actual budget projections

**Employee Form For Riley**

Employee | Dependants | Beneficiaries | Package | History | Documentation | Changes

**Spousal Health Information**  
 Insurance Company Name: Manulife | Health Policy #: 1245-555

**Spouse Insurance Evidence Of Health**  
 Date Received: 2 / 7 /2002 | Disposition: Sent | Type: Letter

**LTD Evidence Of Insurability**  
 Date Received: 2 / 6 /2002 | Disposition: Being Reviewed | Type: Form

**Life Insurance Evidence Of Insurability**  
 Date Received: 2 / 7 /2002 | Disposition: | Type:

**Employee Form For Riley**

Employee | Dependants | Beneficiaries | Package | History | Documentation | Changes

Unit: Cupe Union

Type	Cupe Union	Elective	Proof	Cost	Employer	Employee
LTD	60% Salary	0.60	<input checked="" type="checkbox"/>	27.90	27.90	0.00
Life Insurance	Life 2 * Salary	2.00	<input type="checkbox"/>	120.00	120.00	0.00
Child Insurance	Child Life \$ 5,000	5000	<input type="checkbox"/>	2.08	2.08	0.00
Spousal Life	Spousal Life \$75,000	75000	<input checked="" type="checkbox"/>	90.00	90.00	0.00
AD D	AD D 2 * Salary Family	2.00	<input type="checkbox"/>	2.50	2.50	0.00
Basic Health	Declined	0	<input checked="" type="checkbox"/>	0.00	0.00	0.00
Basic Dental	Basic Family	0	<input type="checkbox"/>	815.00	815.00	0.00
<b>Employer</b>				<b>Totals</b>		
Funding %	7.00	Re-Direct	10.00	Minimum	100.00	
Funding \$	3500.00		5000.00	Total	8500.00	
					1057.48	2442.52

Windows 95 / 98 / NT / 2000 / XP ? MS Access / SQLServer / Oracle ? Internet Explorer / Netscape



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