



Want Good Talent?

Want Higher Productivity?

You'll want Benergy



**Benergy is the most advanced benefits and health management system available to employers — no matter the size. This Web-based tool helps companies demonstrate their dedication to employees by putting them in touch 24/7 with benefits, health, compensation and human resources programs.**

The result...

a more informed, satisfied, productive workforce.

a more efficient, strategic, service-oriented HR department.

Benergy's smart, friendly employee portal becomes the first place employees and family members go to take care of themselves. That means they can:

- > Find information and documents related to benefits and HR programs, or links to other resources
- > Get assistance in evaluating benefit choices and recording elections
- > Research virtually any health and wellness topic from a huge library of physician-reviewed health content
- > Access decision support tools to make more informed decisions regarding their healthcare
- > Store and view personal information

Benergy has a simple online system for administrators on the back end. The administrator system allows employers to:

- > Create and maintain a portal tailored to the company's brand and culture
- > Communicate health, benefits and human resources information continuously and consistently
- > Automate the benefits enrollment process for maximum efficiency

For more information

Contact: **Town & Country Insurance Agency, Inc.**

Address: **447 Southwest Drive  
Jonesboro, AR 72401**

Phone: **800-382-3219 or 870-932-7448**

Fax: **870-972-6019**

E-mail: **customerservice@townandcountryinsurance.com**



**Town & Country**  
INSURANCE AGENCY INC



**Benergy is comprised of four major centers that help employees stay informed and work smarter, in turn allowing employers to retain talent and improve efficiencies.**

**Benefits** The Benefits Center delivers rich resources tailored to your benefits package.

- > Employees can research programs, get assistance with planning, and take action.
- > It is packed with decision support tools, such as multimedia presentations about benefit plans, tips on how to use plans and a plan comparison tool.
- > You may activate a Ready...Enroll™ module so consumers can evaluate benefits options and record their elections all within one portal.



**Human Resources** The Human Resources Center essentially becomes the HR Department's Web site.

- > HR can publish content easily without technical assistance.
- > Employees will find relevant and timely company news and communications.
- > The Policies area makes it possible to better organize employee handbook material.
- > Other company information like contacts and forms can be placed here as well.

**Health & Wellness** The Health & Wellness Center delivers the best health content available.

- > The portal contains a vast collection of explanations, health risk assessments, illustrations and videos covering thousands of medical and wellness topics.
- > It is highly visual, interactive and consumer-friendly, making it very informative to employees and family members.
- > This is the same knowledge used by hospitals and medical schools around the world.
- > The content is current, well-researched, physician-reviewed and unbiased.



**My Info** The My Info Center can house a good deal of data about the individual.

- > Benergy can let employees create personal health records about their doctors, immunizations, tests and more.
- > This information is secure and for the employee's eyes only.
- > You can create total compensation statements through the module.
- > Plan election data and flexible spending account data can



Want healthier employees?

Want to control health costs?

You'll want the Health & Wellness Center!



Healthcare consumers need access to accurate, understandable information to live healthier, ask their doctors the right questions, and keep expenses in check. The Health & Wellness Center in Benergy comes with the best health content available, developed by A.D.A.M., the leader in online health.

The result...

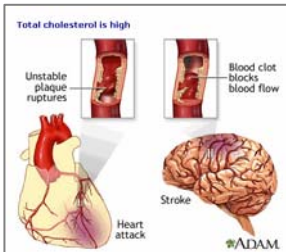
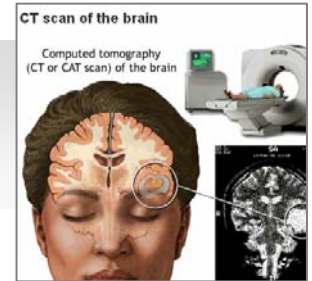
employees become smarter and healthier healthcare consumers.

From head to toe, from illness to wellness, it's all in the Health & Wellness Center. A.D.A.M. developed a huge library of physician-reviewed health content. Much of it is highly visual and interactive, making it very informative to employees and family members. This is the same knowledge used by hospitals and medical schools around the world — so you know it's current, well-researched and unbiased, unlike much of the health information found on the Web. With so much in the Health & Wellness Center, Benergy users can rely on this exclusive resource whenever medical issues arise.

The Health & Wellness Center is filled with explanations, illustrations, videos, calculators, checklists, self-tests and more. Below are just a few examples that demonstrate its breadth and depth.

## Encyclopedia

This encyclopedia houses thousands of articles that define a given condition, its causes, symptoms, treatments and more. These descriptions are written in plain terms, both in English and Spanish. The articles help people know when it is important to call a doctor, and how to take care of themselves.

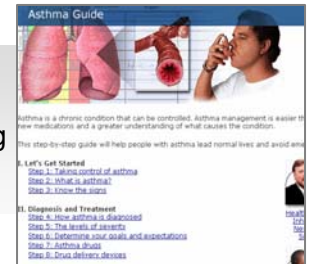


## Health Risk Assessments

Health Risk Assessments allow people to identify and potentially prevent a variety of problems. Simple questionnaires lead to concrete recommendations, steps to take, additional reading and visuals.

## Care Guides

For those who need to manage common conditions like diabetes, asthma or weight problems, these Care Guides provide invaluable support. They are organized into steps and combine words, images and videos to build a foundation for a lifelong understanding of how to stay healthy.



## DecisionAssist

DecisionAssist helps assess the risks and benefits of many medical procedures. By answering simple questions, DecisionAssist delivers guidance to make an educated choice about what to do.

## Pregnancy Wellness

Parents-to-be can learn the essentials of pregnancy and childbirth in the award-winning Pregnancy Health Center.



## Symptom Navigator

The friendly Symptom Navigator can isolate any problem. Visuals really enhance the understanding of the condition. Armed with facts, patients can more confidently seek medical attention.



## How can you help employees organize their medical history?

### Try the Personal Health Record.

Benergy offers a private, online organizer, for employees to keep track of a variety of important medical facts, including:

- Family History
- Office Visits
- Health Journal
- Conditions
- Immunizations
- Medications
- Supplements
- Procedures
- Tests
- Insurance Contacts
- Pharmacies
- Healthcare Providers

### Why use the Personal Health Record?

It's easy to lose track of medical events, tests, immunizations, even doctors! This could be vital information when employees encounter health problems. They can keep records for themselves and their family members in a secure environment that is for their eyes only.

### How do you get started?

**Create a Privacy Key**  
To keep your information secure and accessible only by you, please use a valid personal e-mail address. Your e-mail address will only be used for Privacy ID and Password support.

First Name

Last Name

E-mail Address \* (personal e-mail preferred)

Confirm E-mail Address \*

Privacy ID \* (your private username)

Password \* (6 characters, 1 number minimum)

It's easy to set up a secure PHR

The PHR comes with the Benergy portal. You just have to make sure it's activated. To build a health record in Benergy, employees create their own Privacy Key and then enter their health information. The Privacy Key, which is different from the ID and password they'll use to enter the portal, ensures that their health information is secure. Then they follow three simple steps...

1. **Add people.** Create a record for spouses, children, relatives, anybody!
2. **Start entering information.** Add information about office visits, diagnoses, symptoms, prescriptions and other health-related items.
3. **Return often.** Now your employees will have all of this important information available from any browser – at work, home, even the doctor's office.

**ADAM Personal Health Record**

This page lists the health conditions that you are tracking for a selected individual. A health condition can be a symptom, such as a recurring headache, or a disease or illness, like the flu or diabetes.

The purpose of this page is to track events like diagnoses, checkups, medication changes, symptom flare-ups, treatment dates, and related notes on a given health condition. Once you enter a condition, you can make as many separate entries for different events as you wish.

**Evan Cleer, Jr.**

**Conditions** Add Condition

Hypothyroidism			Add Event	Edit	Delete
04/04/2006	Got diagnosed	Noticed symptoms- consulted with Dr. Jones	<a href="#">View</a>	<a href="#">Delete</a>	
04/05/2006	Blood test	Baseline blood test	<a href="#">View</a>	<a href="#">Delete</a>	
04/10/2006	Test results	Test results confirmed condition	<a href="#">View</a>	<a href="#">Delete</a>	
04/11/2006	Prescription	Synthroid 75 mcg	<a href="#">View</a>	<a href="#">Delete</a>	
10/04/2006	Follow-up blood test	2nd blood test	<a href="#">View</a>	<a href="#">Delete</a>	
10/11/2006	Test results	Test results back - Dr. Jones changed prescription	<a href="#">View</a>	<a href="#">Delete</a>	
10/12/2006	New prescription	Script adjusted - Synthroid 100 mcg	<a href="#">View</a>	<a href="#">Delete</a>	
04/03/2007	Annual blood test				
04/10/2007	Test results				

**My Info**

**ADAM Personal Health Record**

The list below contains the people you have entered into your Personal Health Record. You can add your spouse, children, parents, or any others whose health you are responsible for managing. For each new person, just click "Add Record."

Records	First Name	Last Name	Gender	<a href="#">View</a>	<a href="#">Delete</a>
	Krista	Cleer	Female	<a href="#">View</a>	<a href="#">Delete</a>
	Evan	Cleer	Male	<a href="#">View</a>	<a href="#">Delete</a>
	Evan	Cleer, Jr.	Male	<a href="#">View</a>	<a href="#">Delete</a>
	Arylce	Jones	Female	<a href="#">View</a>	<a href="#">Delete</a>

Tracks entire family

# Client Community

## What it is...

Client Community is an online portal we created exclusively for you. Through this portal you and your HR staff can access comprehensive research tools, information and news that will help you manage your benefits programs. We can use Client Community as a "WorkSpace" to send and receive messages and documents to each other in an efficient, secure way. In addition to the portal, you will receive monthly e-newsletters packed with timely content.

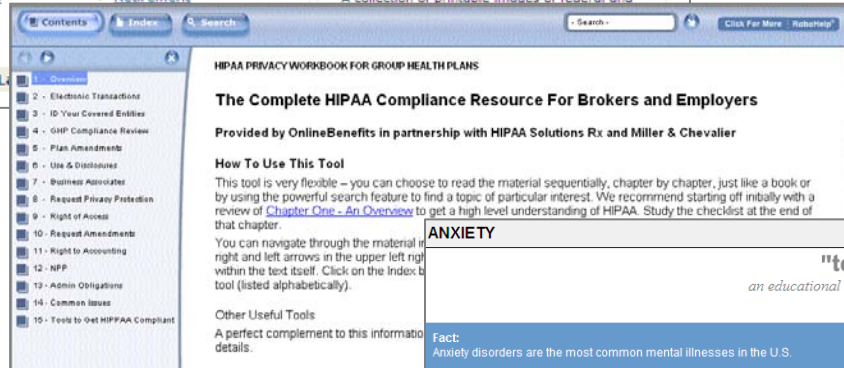
Your Client Community puts comprehensive research tools, information and news within your reach.



Now you can research any benefits topic with the BNA HR Toolkit...



...find out everything you need to know about important benefits law...



...and find ready-made employee communications.

**"to your wellness!"**  
*an educational series brought to you by*

SAMPLE BROKERS

**Fact:**  
Anxiety disorders are the most common mental illnesses in the U.S.

**Fiction:**  
It's a myth that victims act out their symptoms voluntarily.

**Prevention:**  
It's not known how these disorders can be prevented.

**Treatment:**  
Treatment involves therapy and may require medication as well.

Most people feel anxiety from time to time, whether worrying about a family member, walking to the car at night or getting ready for that big meeting. But anxiety disorders leave people feeling disturbed for no apparent reason, and can reduce productivity.

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**Understanding Anxiety Disorders**

Anxiety disorders may involve a disturbance in the level of chemicals that carry messages between brain cells. Anxiety disorders fall into five main categories.

**Panic disorder.** Intense fear strikes the person suddenly and repeatedly. Physical symptoms include chest pain, heart palpitations, shortness of breath, dizziness, abdominal distress, feelings of unreality and fear of dying.

**Client Community is a complimentary service provided to you exclusively by Town & Country Insurance Agency, Inc.**

# Client Community

## What it does...

Client Community comprises the following resource areas:

### Resources

The next time you need to educate yourself or your employees on a benefits or HR issue start with the Resources in Client Community, including:

- The BNA HR Toolkit — an exclusive Web-based reference system from The Bureau of National Affairs (BNA), the largest independent publisher of world class information and analysis products. The BNA HR Toolkit explains and simplifies human resources and benefits compliance information and contains hundreds of model forms, policies, posters and job descriptions.
- HIPAA Privacy Manual for Employers — this manual gives you unlimited, free access to an online reference that covers the extensive world of the HIPAA Privacy Rule.
- Employment Practices — education on key practices with exclusive access to background checks, drug testing, ethics and compliance hotlines and exit interviews.
- Employee communications — including wellness articles, educational content on health, insurance, financial and work/life topics and a glossary.

### Services

We have placed a variety of helpful information in the Services area for your convenience.

### News

There is a news section where you can view up-to-date news from our firm. In addition, Client Community includes frequently updated HR industry news from Employee Benefits News, a leading publisher.

### WorkSpace

You can get work done through WorkSpace. You can send private messages or documents (PDF, Word, Excel, etc.) to us and we can do the same. Unlike e-mail, we can both retain an organized trail of the information exchanged, thus establishing a new, highly efficient and secure workflow. In fact, WorkSpace will make it easier for us to keep in touch more pro-actively and more often!

## What it can do for you...

We offer Client Community as a value-added service for you and your HR team. You can perform extensive research, find out valuable information about our services and much more.

**Come be an active member of Client Community.**

**By making it an integral part of your strategy, you and your staff will enjoy its many benefits.**



### What it is...

Ready...Enroll Complete is a comprehensive benefits management system. It helps your employees complete their enrollment forms right online. It gives you a complete picture — who has enrolled and for which plans and options. Once you've reviewed the elections, it completes the loop for you by reporting employees' decisions to your carriers. It puts you in complete control of the enrollment process and your benefit plans.

Ready...Enroll Complete is a part of the Benergy System, which combines benefits communication and transactions on one system and ensures that education and enrollment occur in context and concurrently.

**ready...enroll Confirmation**

This confirmation statement summarizes your elections and information related to your enrollment. Take a moment to review it for accuracy. If you are satisfied, you should print or save a copy for your records. You may revise any election or information by going back to the appropriate page from the progress bar.

Statement as of: 5/12/04 11:32AM EST

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**EMPLOYEE**

Name	Address	Information
Krista L. Cleer	123 Main Street Lynbrook, NY 11552	SSN: 901-22-5555 Date of birth: 12/24/1970 Date of hire:

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**BENEFITS ELECTED**

Plan	Election	Your Cost													
		(Semi-Monthly) Pre-tax	Post-tax												
<b>Medical</b>	<ul style="list-style-type: none"> <li>&gt; United HealthCare Health Maintenance Organization Plan</li> <li>&gt; Employee Plus Family</li> <li>&gt; Covered individuals and plan dates               <table border="1"> <thead> <tr> <th>Individual</th> <th>Start Date</th> <th>End Date</th> </tr> </thead> <tbody> <tr> <td>Krista Cleer</td> <td>1/1/05</td> <td>12/31/05</td> </tr> <tr> <td>John Cleer</td> <td>1/1/05</td> <td>12/31/05</td> </tr> <tr> <td>Julia Cleer</td> <td>1/1/05</td> <td>12/31/05</td> </tr> </tbody> </table> </li> </ul>	Individual	Start Date	End Date	Krista Cleer	1/1/05	12/31/05	John Cleer	1/1/05	12/31/05	Julia Cleer	1/1/05	12/31/05	\$87.50	
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### What it does...

Ready...Enroll Complete puts you in control. It informs and educates employees and leads them step by step through enrollment. Employees complete their elections online and submit them directly to a database where you can access and review them, and when necessary, approve them, before they are conveyed to the carriers. It eliminates enrollment forms nightmares.

Whenever an event requires employees to elect benefits, this integrated approach to communications and enrollment makes it easy for them to select the options that are best for them. Ready...Enroll Complete can handle...

- New hire enrollment
- Open enrollment
- Qualifying life event changes
- Voluntary benefits campaigns



### **What it does (continued)...**

Employees log in to Benergy™, a convenient, easy-to-use and secure portal where with a single sign-on they can complete a variety of human resources tasks throughout the year. When an enrollment event is triggered, they are led to the transactional enrollment pathway, Ready . . . Enroll™ Complete.

- Employees first get ready to make their decisions. They learn about their benefit choices through Benergy's plan communications.
- Decision-making tools allow them to run comparisons and model different elections.
- Simple, intuitive steps help them verify their data and select the benefits they want, showing them the cost implications of their choices as they go.
- They complete their enrollment online and receive confirmation.

Employees will be more confident that they've made the correct decisions. They will appreciate the peace of mind as well as the convenience.

### **What you get...**

Ready...Enroll Complete simplifies benefits management. A certified implementer configures the application with benefit plans and eligibility rules through the system's powerful wizard-driven interface. The implementer also loads your employee census information into the system. And once it's set up, you're in control. You manage benefits and you control the enrollment process using the flexible employee database that contains all the information you need. With the intuitive, easy to learn administration tools, you can:

- Set up new hires
- Modify employee information
- Add new company departments and locations
- Approve family status changes (automatic notification of a submitted status change is held in pending until approved)

After the enrollment event, you have on-demand access to reports. The most frequently used reports — including up-to-date reports on the costs of all benefits — come standard, and custom reports can be created, too.

Ready...Enroll Complete also extracts the right data, puts it in the right format and shares it with carriers and payroll providers. If an insurance carrier demands paper enrollment forms, your employees' elections can be downloaded directly to those forms and printed out.

Ready...Enroll Complete is available 24/7 in hosted facilities with all the security and disaster recovery required for an application that handles sensitive employee information.


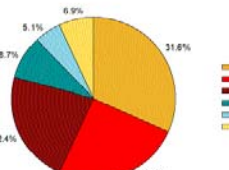
### **What it can do for you...**

- Ready...Enroll Complete puts you in control.
- It's affordable, easy to implement, and comprehensive.
- You can move the enrollment process to the Internet without the headaches of most automated solutions.
- You eliminate time-consuming HR administrative tasks.
- You receive accurate and timely data that can be shared with benefit carriers and payroll providers.
- Employees enroll in their benefits with confidence and convenience.



## What it is...

The Real Value Statement is a personalized total compensation statement that presents each employee with the total value of cash compensation, employee benefits and potential tax savings — that is, the "real value" of employment. It's a dynamic, living document that can be easily and frequently updated with new information, and it can be delivered online through Benergy™ and printed for mailing.

real value statement		XUBERANT, INC.																																																																															
 <p>Last updated: 4/1/2005</p> <p>There is more to your total compensation at Xuberant, Inc. than salary alone. We have prepared this personalized statement highlighting the real value of your total compensation. Please review it carefully. If you have any questions, please do not hesitate to contact Human Resources.</p> <p><b>PREPARED FOR:</b></p> <p>Krista L. Cleer 123 Main Street Apt. A Lynbrook, New York 11555-6789</p> <p><b>CASH COMPENSATION:</b></p> <table border="1"> <tr> <td>Salary</td> <td>As of 3/31/2005</td> <td>\$75,000.00</td> </tr> <tr> <td>Annual Bonus</td> <td>1/1/2004-12/31/2004</td> <td>\$1,800.00</td> </tr> <tr> <td>Commissions</td> <td>3/31/2004-3/31/2005</td> <td>\$8,544.00</td> </tr> <tr> <td colspan="2"><b>TOTAL:</b></td> <td><b>\$85,344.00</b></td> </tr> </table> <p>Note that your bonus is provided on a calendar year basis, while salary and commissions are paid on a fiscal year.</p> <p><b>BENEFITS:</b></p> <table border="1"> <thead> <tr> <th>Program</th> <th>Current Benefit</th> <th>Coverage Level</th> <th>Your Contribution</th> <th>Employer Contribution</th> </tr> </thead> <tbody> <tr> <td>Medical</td> <td>United HealthCare HMO</td> <td>Employee + Family</td> <td>\$1,680.12</td> <td>\$8,154.80</td> </tr> <tr> <td>Dental</td> <td>Ameritas Dental</td> <td>Employee + Family</td> <td>\$120.12</td> <td>\$1,320.96</td> </tr> </tbody> </table>		Salary	As of 3/31/2005	\$75,000.00	Annual Bonus	1/1/2004-12/31/2004	\$1,800.00	Commissions	3/31/2004-3/31/2005	\$8,544.00	<b>TOTAL:</b>		<b>\$85,344.00</b>	Program	Current Benefit	Coverage Level	Your Contribution	Employer Contribution	Medical	United HealthCare HMO	Employee + Family	\$1,680.12	\$8,154.80	Dental	Ameritas Dental	Employee + Family	\$120.12	\$1,320.96	<table border="1"> <tr> <td>Dental</td> <td>Ameritas Dental</td> <td>Employee + Family</td> <td>\$120.12</td> <td>\$1,320.96</td> </tr> <tr> <td>Vision</td> <td>Davis Vision Plan</td> <td>Employee + Family</td> <td>\$390.00</td> <td>\$646.56</td> </tr> <tr> <td>Life &amp; Accident Insurance</td> <td>John Hancock</td> <td>2 x Salary</td> <td></td> <td>\$225.00</td> </tr> <tr> <td>Long-Term Disability</td> <td>UNUM Provident</td> <td>60% of income</td> <td></td> <td>\$240.73</td> </tr> <tr> <td>Short-Term Disability</td> <td>UNUM Provident</td> <td>100% for 6 mos.</td> <td></td> <td>\$365.22</td> </tr> <tr> <td>Savings Plan</td> <td>Fidelity</td> <td></td> <td></td> <td>\$2,250.00</td> </tr> <tr> <td>Paid Time-Off</td> <td>Vacation/personal</td> <td>15/5 days</td> <td></td> <td>\$5,769.23</td> </tr> <tr> <td>FICA Estimate</td> <td></td> <td></td> <td>\$8,528.82</td> <td>\$8,528.82</td> </tr> <tr> <td>Unemployment Taxes</td> <td></td> <td></td> <td></td> <td>\$296.25</td> </tr> <tr> <td colspan="3"><b>ANNUAL TOTAL:</b></td> <td><b>\$8,719.06</b></td> <td><b>\$25,805.37</b></td> </tr> </table> <p><b>Summary of Employer's Contribution to Your Benefits</b></p> 			Dental	Ameritas Dental	Employee + Family	\$120.12	\$1,320.96	Vision	Davis Vision Plan	Employee + Family	\$390.00	\$646.56	Life & Accident Insurance	John Hancock	2 x Salary		\$225.00	Long-Term Disability	UNUM Provident	60% of income		\$240.73	Short-Term Disability	UNUM Provident	100% for 6 mos.		\$365.22	Savings Plan	Fidelity			\$2,250.00	Paid Time-Off	Vacation/personal	15/5 days		\$5,769.23	FICA Estimate			\$8,528.82	\$8,528.82	Unemployment Taxes				\$296.25	<b>ANNUAL TOTAL:</b>			<b>\$8,719.06</b>	<b>\$25,805.37</b>
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## What it does...

### For the Employee

The Real Value Statement aggregates employee data, pulling together pay and benefits in one place. Employees see:

**Cash compensation**, such as base salary, commissions, bonuses, overtime and any others you define.

**Employee benefits**, including health and welfare, retirement, paid time off, work/life and tax programs. The statement contains employer's contributions toward each program and may also display employee contributions for contrast.

**Estimated tax savings**, this optional area of the statement estimates the tax savings each employee enjoys in insurance premiums, 401(k) contributions, FSAs, etc.

**"Real Value"**, the sum of the above is presented as the real value of employment for each employee.

**Retirement and investments**, show balances for financial programs, such as 401(k) balances, pension estimates and company stock programs.

To enhance the comprehension of the statement, the application creates appealing graphics that present the relative sizes of each component of compensation.



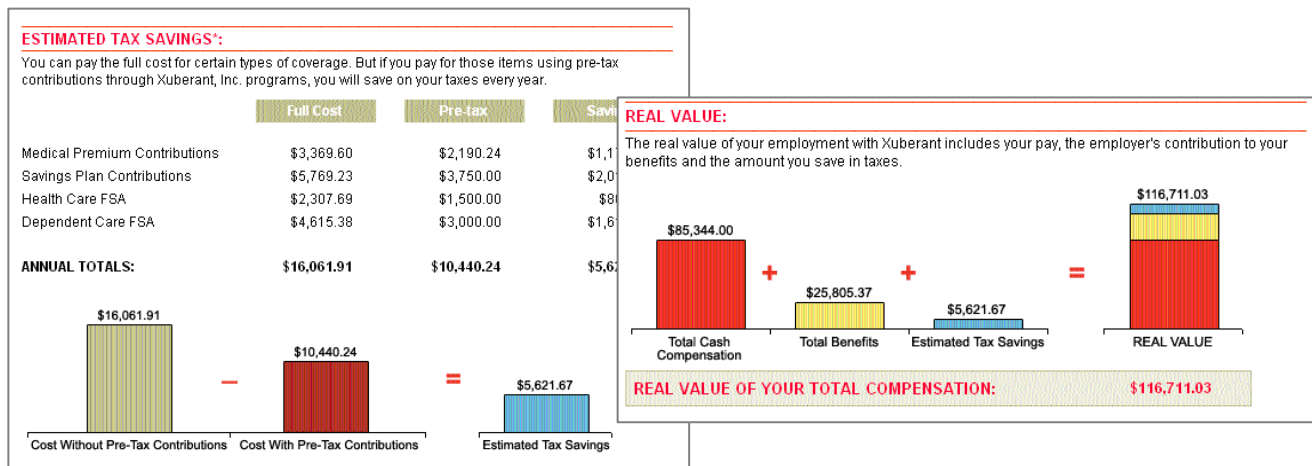
## What it does...

### For the Employer

The application streamlines the process of publishing total compensation statements. Using easy to follow online wizards and a user-friendly Excel workbook, you can:

- Define the overall template and branding
- Input all the necessary employee data
- Tailor the messages, descriptions and disclaimers
- Preview the statements
- Publish them to the Benergy portal
- Print them for mailing along with a custom cover letter

After you have published and printed your Real Value Statements, you can easily update them periodically to keep pace with changes in employee salaries, benefits and company policy.



## What it can do for you...

Simply having good benefits does not necessarily represent real value to employees. You have to show them the value of what they have. The Real Value Statement does just that, easily and economically.

### The Big Picture

Open the "buried treasure" for your employees and show them the real value of their employment. Give them one place to go where they can get the complete, personalized view of their pay and benefits. They'll understand and appreciate their company-sponsored programs and more effectively manage their benefits.

### Current information

As an online tool, the Real Value Statement is easy to update throughout the year giving employees the most current information. Total compensation no longer is restricted to a once-a-year communication.

### Online and on paper

Some employees don't have access to the Internet. And there are also times when it is necessary, and even desirable, to give each employee a personalized printed statement. With the Real Value Statement, it's easy to format and print these documents for hard-copy distribution.

**All of this — the full view, the timeliness of the information and the employees' appreciation — pays dividends in improved employee retention and increased productivity.**