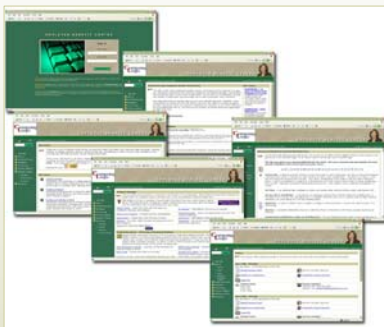


Employee Benefit Centers® Streamline Communications for HR Staffs, Employees



An Employee Benefit Center® (EBC) is an online employee benefits handbook. The technology behind an EBC simplifies many time-consuming tasks for HR staffs, improves employee communications, and saves time, money, and energy!

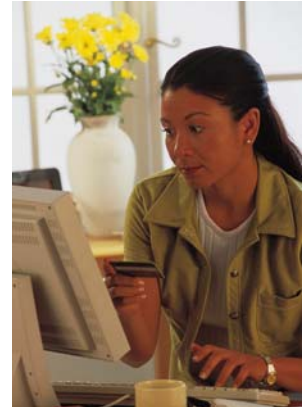


Statistics show that most employees don't know the basics of their benefits until they need them. Furthermore, most HR staffs know that traditional methods of benefits communication have not been very successful.

The EBC is revolutionizing how HR staffs communicate their benefit options to their employees. It's easy to use, always up to date, and available 24/7 via most Internet browsers.

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Your benefit advisor can provide you with a customized and branded Employee Benefit Center® (EBC) that will greatly increase the effectiveness of your benefits communication to employees. Consequently, you can focus on the more strategic functions of your job and respond more effectively to a changing benefits environment.



An EBC benefits HR

- Organizes employee benefits information in one place. Existing documents can be uploaded to your online file library
- Increases your efficiency by eliminating routine benefits inquiries
- Saves money by eliminating printing and distribution costs. Reduces costs when plans or policies change
- Allows you to update information via an easy-to-use online editor, allowing you to control the level of detail provided

An EBC benefits employees

- All company benefits information resides in one place. Your message stays the same any time it's accessed, reducing the possibility of employee misunderstanding or miscommunication
- A search feature allows quick access to benefits information, provider directories, SPDs, FAQs, forms, and other content
- Built-in *Wellness Manager* includes an illustrated medical encyclopedia, drug interaction checker, chronic care guides, hospital quality ratings, and more
- Built-in financial planning *Calculators* help educate and assist employees with managing their finances

D&S Agency, Inc.

Shared Wisdom. Powerful Results.

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