

Employee Benefits: Overview of Services



Every business is faced with the objective of creating the ideal combination of benefits that will attract, retain and reward valued employees. The challenge lies in balancing this objective against the investments, resources and planning devoted to ensuring the Company's future growth and success. Many companies rely upon "off-the-shelf" solutions to meet these needs. Our process is founded on a different approach.

Our process involves conducting a thorough review of your current programs, as well as gaining a clear understanding of your short-term and long-term strategic and financial objectives. Based upon this analysis, we can then formulate a plan that will achieve your defined objectives in a cost-effective manner. Our goal is to combine the highest level of expertise with available products and services to make certain your plan realizes your Company's and its employees' benefit expectations.

Issues

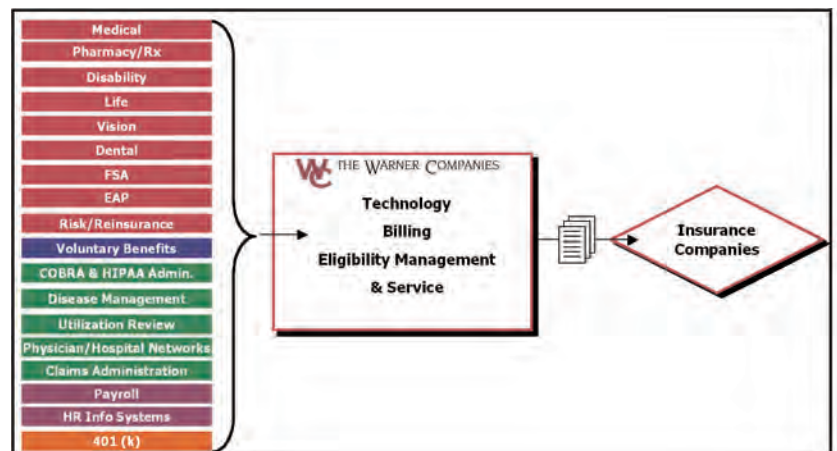
- Cost-effective employee benefit packages
- Streamlined employee benefit programs
- Coordinated consultants and vendors
- Enhanced benefit communication and services to employees
- Compliance issues

Why Choose The Warner Companies

- Product Expertise
- Consultative Knowledge
- Administrative Proficiency
- Buying Leverage
- Team Approach
- Real Time Technology and Support

Core Employee Benefits

- Health & Welfare Plans
- Qualified Retirement Plans
- Disability and Life Insurance Plans
- Integrated Web-Based Technology
 - ▶ Enrollment
 - ▶ Billing
 - ▶ Communication
 - ▶ Plan Management
 - ▶ Benefit Statements

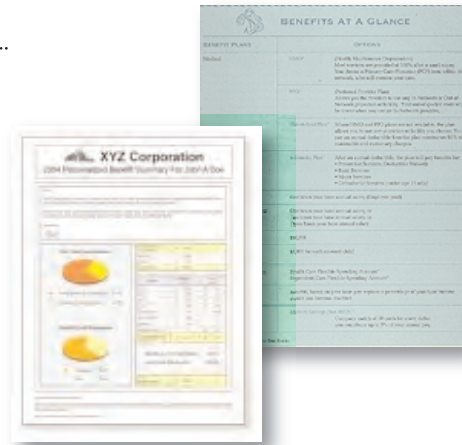


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SERVICES OFFERED

- ▶ Comprehensive Initial Consultation
- ▶ Customized Employee Communications
- ▶ Internet Capabilities
- ▶ Dedicated Account Management Team and Administrative Service Team
- ▶ Professional Compliance Services
- ▶ Ongoing Strategic Plan Management



Carrier	NCAS-Careful Plan	NCAS-Standard Plan	QBE	Centennial	CA	
Product	Carrier / Product	Rate	Carrier / Product	Rate	Carrier / Product	Rate
Medical	NCAS	\$3.50	QBE	\$2.75	Centennial	\$3.00
Dental	NCAS	\$1.50	QBE	\$1.25	Centennial	\$1.50
Vision	NCAS	\$0.50	QBE	\$0.40	Centennial	\$0.50
Life	NCAS	\$1.00	QBE	\$0.80	Centennial	\$1.00
Accident & Sickness	NCAS	\$0.50	QBE	\$0.40	Centennial	\$0.50
Short-Term Disability	NCAS	\$0.50	QBE	\$0.40	Centennial	\$0.50
Long-Term Disability	NCAS	\$0.50	QBE	\$0.40	Centennial	\$0.50
Health Savings Account	NCAS	\$0.50	QBE	\$0.40	Centennial	\$0.50

Option	Medical	Dental	Vision	Life	Accident & Sickness	Short-Term Disability	Long-Term Disability	Health Savings Account
Option 1	\$3.50	\$1.50	\$0.50	\$1.00	\$0.50	\$0.50	\$0.50	\$0.50
Option 2	\$2.75	\$1.25	\$0.40	\$0.80	\$0.40	\$0.40	\$0.40	\$0.40
Option 3	\$3.00	\$1.50	\$0.50	\$1.00	\$0.50	\$0.50	\$0.50	\$0.50

COMPREHENSIVE INITIAL CONSULTATION

- ▶ Analyze existing benefit and rate structures
- ▶ Negotiate with insurers and suppliers who can provide sound competitive alternatives for consideration
- ▶ Understand your unique corporate objectives regarding group benefits, including recruitment and retention
- ▶ Recommend cost containment programs and plan considerations
- ▶ Present appropriate options in a clear and understandable way
- ▶ Develop marketing and implementation strategy for recommended plan(s)

INTERNET CAPABILITIES

- ▶ Development of a customized Enrollment Guide
- ▶ Customized single enrollment form to initiate all benefits
- ▶ Conduct onsite employee meetings and make available an open enrollment hotline
- ▶ Web Access to Online Enrollment and Online Benefits
- ▶ Provide Interactive Voice Response access to employees' benefit information
- ▶ Customized Employee Benefit Statements available

