

Empower Benefits Management Solution

Benefits Management Solution Feature Highlights:

~ Flexibility

- Manage a virtually unlimited number of benefits
- All types of benefits supported: Health and Welfare, Deferred Compensation, Hours Accrual
- Track benefit dependents/beneficiaries based on contact details

~ Integration

- Benefit changes automatically update deductions
- Custom interfaces to major benefit administrators*

~ Accuracy

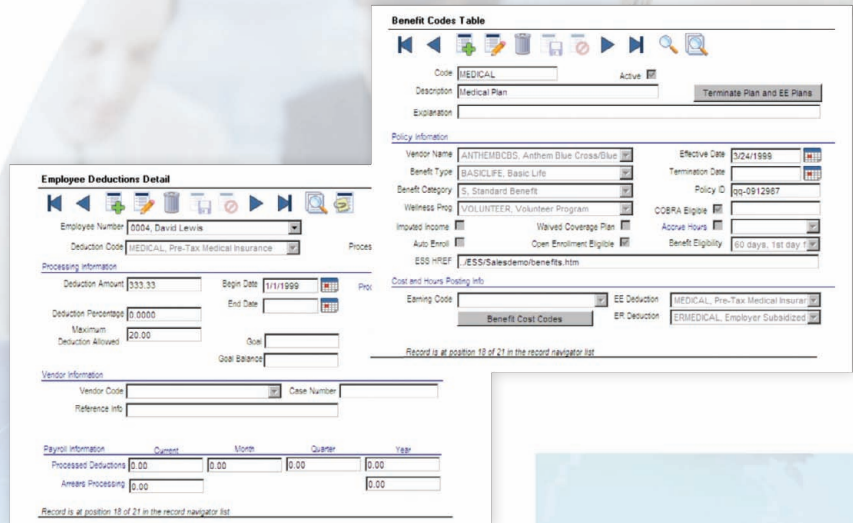
- Date-sensitive benefit costing allows update of benefits for new plan year while continuing to process current year benefits with current rates
- Hour benefits accrue based on client definitions, & are reduced through payroll earnings automatically
- Benefit updates drive deduction updates, eliminating manual update errors

~ Customize

- Benefit eligibility based on client rules
- Cost banding based on individual plans
- Deferred Compensation match programs

~ Compliance

- Limit employee contributions to Deferred Compensation plans based on IRS & company guidelines
- 401(k) Compliance reporting*
- Cost reporting to audit benefit carrier billing



Employee Deductions Detail

Employee Number: 0004, David Lewis
 Deduction Code: MEDICAL, Pre-Tax Medical Insurance

Processing Information

Deduction Amount: 533.33
 Deduction Percentage: 0.0000
 Maximum Deduction Allowed: 20.00

Vendor Information

Vendor Code: []
 Reference Info: []

Payroll Information

	Current	Month	Quarter	Year
Processed Deductions	0.00	0.00	0.00	0.00
Amounts Processing	0.00			0.00

Benefit Codes Table

Code: MEDICAL
 Description: MEDICAL Plan
 Expiration: []

Policy Information

Vendor Name: ANTHEMDCBS, Anthem Blue Cross/Blue
 Benefit Type: BASICLIFE, Basic Life
 Benefit Category: S, Standard Benefit
 Wellness Prop: VOLUNTEER, Volunteer Program
 Imputed Income: []
 Auto Enroll: []
 ESO HREF: /RSS/Salesdemo/benefits.htm

Cost and Hours Posting Info

Earning Code: []
 EE Deduction: MEDICAL, Pre-Tax Medical Insuranc
 EP Deduction: ERMEDICAL, Employer Subsidized

The Empower Benefit Management Solution saves countless hours for Human Resource and Benefits professionals by eliminating stacks of requests and piles of paperwork. It also decreases the costs associated with managing a geographically diverse work population. With Empower's Benefit Management Solution, employees can use the Workforce Portal to review benefit information whether in the office or at home on their own PC eliminating the need to contact their internal HR/Benefits professionals.

Corporate, individual, and global benefit management allows for company benefit costing reports and individual benefit statements for flexibility and up to date management reporting. When combined with Empower's HR and Online Enrollment Solution, the Benefits Management Solution provides a powerful, secure, and complete benefit management tool.



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Product Features and Benefits

Enabling Managers & Administrators to



- ...automatically add benefits upon new hire based on a profile & eligibility of specific plans
- ...distinguish which dependent is covered under which plan
- ...audit benefit carrier bills using benefit costing reports
- ...set up unlimited Benefit Plans
- ...establish limits for Defined Contribution plans that account for multiple plans such as 401(k) & ROTH
- ...Administer Group Term Life benefits & other Imputed Income plans to process taxable earnings

- ...easy additions of benefit cost tables for changes & tracking premiums from year to year
- ...administer multiple vacation or paid time off plans based on hours, pay period, monthly, quarterly & annual accrual option
- ...reduce data entry when benefits automatically create & update deduction records
- ...easily create benefit costing using annual salary, benefit amounts, or age banding for different types of benefit plans
- ...define tiered company matching for Defined Contribution plans

Employees can easily



- ...elect Defined Contribution plans such as 401(k) or ROTH to deduct a percent of pay or specific dollar amount
- ...access personal information & benefit plans on-line*
- ...electronically enroll in a rules-based system that allows only eligible selections to be made, reducing costly errors*

...access benefit information & make benefit selections from any computer using the web, allowing employees to confer with family members in the privacy of their home during enrollment*

...update or add contact information to change dependent and beneficiaries on benefit plans all within the open enrollment process*

...check vacation & time off balances through check stubs and through Employee Self Service*



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* Separate modules required

