

2013 Voluntary

Voluntary employee-paid benefits are becoming more and more popular as employers struggle to offer employee benefits amid rising costs and shrinking budgets. These benefits offer employees the convenience and the discounted rates that they would not have access to on the individual market.

1. Please list the voluntary/employee-paid benefits that you offer along with the minimum group size for each offering:

Aflac: Aflac's policies, from accident/disability to vision, offer direct-to-the-policy-holder cash benefits, unless otherwise assigned, to help cover what other insurance does not.

Following is a list of individual policies available through Aflac:

- Accident
- Cancer/Specified-Disease
- Critical Care & Recovery
- Dental
- Hospital Confinement Indemnity
- Hospital Confinement Sickness Indemnity
- Hospital Intensive Care
- Juvenile Life
- Life
- Lump Sum Cancer
- Lump Sum Critical Illness
- Short-Term Disability
- Vision

*Certain policies may not be available in all states.

The following is a list of group plans available through Aflac Group:

- Accident
- Critical Illness
- Dental
- Life
- Hospital Indemnity
- Disability

There is no minimum participation requirement for our individual policies available through Aflac. We only ask that the client establish an account with us by completing and signing a Payroll Account Acknowledgement form and allowing three separate W-2 employees to apply for at least one of our policies. Aflac Group requires a minimum of 25 payors to establish group billing.

Ameritas: Ameritas Group offers dental, vision and hearing on a voluntary basis. Dental and vision begin at two enrolled lives and hearing at 50; we also offer individual plans.

Colonial Life: Colonial Life offers voluntary benefits to businesses with as few as three employees up to thousands of employees. Our product portfolio includes individual and group voluntary products for short-term disability, accident, hospital confinement, cancer, critical illness, and term, whole and universal life.

Delta Dental: Delta Dental of California's voluntary dental plans are for employers, associations, affinity groups and other trust organizations that wish to offer employee-paid comprehensive dental coverage. Delta Dental offers a variety of features and benefit plan designs that allow employers to offer our Delta Dental PPOSM, Delta Dental Premier and/or DeltaCare USA products to meet their needs. These dental plans have the same quality standards, cost savings and ease of administration as our employer-financed products. Plans are available based on a variety of premium contribution levels from fully employee paid to some level of employer contribution. Voluntary plans require a minimum participation of five primary enrollees.

- Guardian: Voluntary LTD - minimum group size: 3 (depends on state)
- Voluntary STD - minimum group size: 10
- Voluntary AD&D - minimum group size: 10
- Voluntary Life - minimum group size: 3 (depends on state)
- Voluntary Critical Illness - minimum group size: 10
- Voluntary Dental - minimum group size: 5
- Voluntary Vision - minimum group size: 20

Health Net: Health Net offers voluntary dental, voluntary vision, and voluntary

term supplemental coverage to groups of two or more. Voluntary supplemental is offered as a buy-up option to basic group term life coverage.

Humana: When your clients work with Humana, they partner with a team of experts who provide a benefits package that attracts top talent and helps keep existing employees for a long time. We excel in the following products:

- Workplace Voluntary Critical Illness Advantage offers benefits for vascular coverage and other critical illnesses - with some funds payable at initial diagnosis. All benefit payments are made directly to members, unless they specify other arrangements. Benefits are payable in addition to any other coverage they may have.
- Workplace Voluntary Cancer Plan/Lump Sum Benefit plans provide cash payments to assist in covering a variety of expenses associated with critical illness. Humana's Cancer Plan/Lump Sum Benefit is designed to help members cope with today's economic realities by helping protect their finances in the event of a cancer diagnosis.
- Workplace Voluntary Cancer Plus plans offer peace of mind when specialized healthcare, which often is not covered by health insurance plans, is needed. Cancer Plus benefits are reinstated each year to help offset the long-term costs associated with cancer.
- Workplace Voluntary Supplemental Health plan offers additional coverage for everyday medical costs such as physician's office visits and emergency room treatment. Humana's Supplemental Health is designed to enhance existing medical coverage, and members are able to use their benefits right away.
- Workplace Accident (Accident Plus) plans are flexible plans offering four levels of coverage, and provides members with off-the-job or 24-hour coverage for accident-related expenses such as ambulance services, hospital confinement, and medical treatment. Members receive benefits regardless of other in-force coverage, including primary medical insurance. Coverage also is available to the member's spouse and children. This plan protects the whole family and has no calendar year maximums.
- Workplace Voluntary Term Life/CriticalLife is a combination of life insurance and living benefits in one affordable policy. By accelerating all or part of the life benefit, members can use the money to help pay for treatment and coping with cancer, heart attack, stroke, or other conditions. Members can enroll at work with just a few simple questions; there's no medical exam.
- Workplace Voluntary Whole Life (Secure Life) offers permanent protection while living and a solid foundation to build a long-term financial plan on because it guarantees lifetime protection for members' families. Whole life insurance can have a positive influence on current and future financial requirements.
- Workplace Voluntary Disability Income Advantage plans provide non-occupational (off the job) coverage for disability resulting from injury or illness. The benefit can cover every day costs such as housing, food, car payments, and even additional medical costs. Disability Income Advantage gives members extra reassurance by providing coverage with cash benefits paid directly to members when they suddenly become disabled.
- Workplace Voluntary Disability Income Plus plans provide a monthly disability income benefit due to a non-occupational "off-the-job" accident or sickness. Members can obtain this important coverage without a medical exam, at affordable group rates that can be paid through simple payroll deductions.
- Participation requirements vary depending on the group and its size.

MetLife: MetLife offers a comprehensive suite of complementary employer-paid and employee-paid employee benefits products. In addition to traditional voluntary, employee-paid options for life, dental, disability and vision insurance for employers with 10+ employees, MetLife and its affiliates offer the following voluntary/employee-paid benefits:

- Auto & Home (employers with 500 or more employees); underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insur-

Benefits Survey

But how does a benefit broker choose which voluntary benefits to present to clients? This survey of insurance carriers helps California insurance agents and brokers stay on top of plan changes from year to year. Many of the survey questions came directly from insurance agents in the state.

ance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI.

- Group Legal (employers with approximately 10 or more employees) through Hyatt Legal Plans, Inc., Cleveland, Ohio, or, in certain states, underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI and in Florida provided by Hyatt Legal Plans of Florida, Inc.
- Critical Illness (employers with 500 or more employees).

Transamerica: We offer the following:

- AccidentAdvance, 2
- Accident Select, 2
- CancerSelect Plus, 2
- CriticalAssistance Plus, 2
- CriticalAssistance Select, 2
- CriticalAssistance Advance, 2
- TransSmile, 10
- Family Legal, 10
- MyPack, 5
- HealthPakm 2
- Trans Select 5, 10, 20, 2
- TransConnect, 2
- TransChoice Plus, 50
- TransDI Plus, 2
- TransLegacy, 2
- TransSure, 2
- Sight Select, 10
- TransSmile, 50
- Stop Loss, 51
- LifeLock, 2 (Dependent on offering and enrolling another TEB product)

Unum: We offer the following:

- Accident, 10+
- Specified critical illness, 10+
- Group critical illness, 250+
- MedSupport, 10+
- Term life, 10+
- Interest-sensitive whole life, 10+
- Universal life, 10+
- Group voluntary short term disability, 10+
- Voluntary individual short term disability, 10+
- Group voluntary long term disability, 10+
- Individual disability, 3+
- Group voluntary long term care, 15+
- Individual long term care, 3+
- AD&D, 25+

VSP: We offer vision benefits for small (2-9), medium (10-499) and large (500+) companies. We also provide individual plan options directly to consumers, so we are available to anyone.

2. Do you have any benefit offerings for employees that work fewer than 40 hours a week?

Aflac: Yes. All of our individual policies and group plans are available to all full-time employees (as defined by your client) that work less than 40 hours per week. Please note the following:

- Individual accident and short-term disability policies – Employees must work a minimum of 19 hours per week.
- Group plans (all except disability) – Employees must work a minimum of 16 hours per week. Seasonal and temporary employees are not eligible for coverage.
- Employees must work a minimum of 19 hours per week for group disability advantage.

Ameritas: All our benefits can be reviewed and customized to accommodate work hours less than 40 per week.

Colonial Life: Yes. All of our products are available to employees who work a minimum of 20 hours a week. Employees must be actively at work and permanent employees of the employer group.

Delta Dental: Yes. The client specifies eligibility rules. Our voluntary plans are a solution to the benefit needs of part-time employees, retirees, association members and cafeteria plan participants.

Guardian: Yes. Guardian benefits can be offered to employees that work less than 40 hours a week.

Health Net: Yes. Health Net allows coverage for full-time employees working 30 or more hours per week.

Humana: Yes. Many of our groups have associates who work 20 hours a week. We also offer solutions for various groups and classes within one employer group including long-term care (employers with approximately 10 or more employees) and vision (employers with 500 or more employees), through EyeMed Vision Care.

MetLife: Yes, MetLife and its affiliates work with each employer to determine the eligibility requirements for the employee population. However, we also adhere to all applicable laws and regulations concerning eligibility, which, in some states, exclude those not working more than 24 or 30 hours a week.

Transamerica: Yes.

Unum: Yes, our offerings are available to employees who work 20 hours.

VSP: Yes. Our plan does not have minimum participation or minimum enrollment requirements. In fact, with our support of enrollment through online tools and member communications, our voluntary enrollment trends higher than the industry average. For those clients with limiting eligibility we offer an individual plan that an employee can purchase directly.

3. Do you offer flexible enrollment data, billing capabilities and processes that work with the employers' systems instead of the other way around?

Aflac: Yes. Aflac Wingspan Enrollment Solutions help remove enrollment obstacles by streamlining the benefit enrollment process for your client and their employees. Our technology-based services can help simplify the enrollment process. We offer the following enrollment methods:

- One-on-one laptop
- Call center
- Web self-service
- A combination of the above

These services are provided to your clients at no direct cost to them. Through our SmartApp Next Generation software, we can process a large number of policies quickly and accurately. Business submitted through our software, located on our agents' laptop systems, can be issued without human intervention (resulting in a 24-hour turnaround time). These services apply to our individual policies only. Aflac has the capability to transmit billing data to an account in a variety of different ways. Aflac agents will work with your client to discuss available enrollment and billing options and determine which options will best meet their needs.

Ameritas: Yes. Our goal is to keep the difficulties of administration behind our walls. We offer many flexible solutions that work with our customers' systems.

Colonial Life: Yes. Colonial Life's Harmony enrollment system is built to accommodate the many specialized needs businesses have for enrollments and data reporting. We can provide face-to-face enrollments at any business location and during any work shift. We can also provide employers with daily enrollment reporting, such as which employees have been seen and what they're buying. This report-

ing capability allows employers to assess the enrollment's progress daily and make any necessary adjustments. Colonial Life also has several convenient electronic services for businesses that allow them to receive their bills, make payments and adjust their bills, as necessary, online.

Colonial Life also offers additional flexible enrollment solutions, including the ability to integrate real time with other benefit administration and HRIS systems. This allows users to enroll in their core benefits on a vendor's platform and seamlessly bridge to our Harmony enrollment system and elect their voluntary benefits. We also offer the option to build out our group products on another benefit administration or HRIS system for qualified cases.

Delta Dental: Delta Dental has extensive experience working with a wide variety of employers' systems and third-party administrators for the purposes of eligibility, enrollment and billing. We can accept eligibility transmission in the following formats:

- Secure File Transfer Protocol (SFTP)
- FTP with PGP encryption
- Email with PGP encryption
- Secure email monitoring system
- Secure website (Delta Dental pick up or customer drop off)
- Web enrollment (directly online)
- Enrollment cards

Guardian: Yes. Guardian offers a wide range of enrollment options including electronic eligibility files, online and paper enrollment, as well as different billing options including online, paper and electronic fund transfer to meet the varied needs of employers and ensure ease of administration.

Users make all of their enrollment selections, access information, and update accounts all in one place. We offer access that gives employees the ability to do the following:

- Access their portfolio of benefits online, regardless of carrier, from any location
- Enroll in benefits and make life events changes online
- Support employee decision-making with helpful tools (e.g., compare benefits, view plan summaries)
- View detailed employee information and access a full record of employee changes
- Provide electronic data feeds to carriers
- View and edit bills
- Export files in common formats for COBRA, FSA and payroll
- Produce a current census and other useful reports

Guardian's online enrollment platform provides 24/7 online access, provider directories, a nationwide team of benefits counselors, a 24-hour employee benefits hotline, personalized enrollment kits and post enrollment support tools.

Health Net: Health Net has a variety of enrollment and billing options, including electronic eligibility data transmission and Web-based tools. The company also offers a standard format for electronic eligibility transmission. If a client has a preferred format, Health Net will accommodate employers' preferred formats whenever possible. For Medicare beneficiaries, Health Net uses paper enrollment applications.

Humana: Our goal is always to put the customers' needs first. Enrollment is accepted daily, weekly, biweekly, and monthly. Humana can accept electronic transmissions via the Internet, EDI, list enrollment spreadsheet, or via its hard copy enrollment form, which is scannable for loading into the system. The Internet, scannable application, EDI, or list enrollment spreadsheet are the most common vehicles for receiving eligibility information. The enrollment spreadsheet is an option for new and renewing groups, but it would not be utilized for ongoing enrollment. Ongoing enrollment can be supported by an EDI file, Web enrollment, or paper applications. Billing can be set up as a self bill or list bill and the client can remit payment via check or electronically online.

MetLife: Yes, MetLife, for itself, and as the billing service provider for its affiliates, is able to work with virtually all types of payroll systems.

Transamerica: Yes. We have paper and electronic enrollment. The latter consists of Translink, Common Census or Excel spreadsheeting of enrollment data. We also have Web bill, self-bill and paper bill. TransApp is our proprietary web-based platform designed to make enrollments easier for producers and employers.

Unum: Yes

VSP: Yes. We support several types of electronic eligibility submission including File Transfer Protocol (FTP) and SFTP over SSH, with or without PGP encryption. Our preferred membership file format is ANSI 834 "changes only." You can also make real-time updates to your eligibility data online through the Manage Your Plan section on the Benefit Managers tab on vsp.com, or by phone.

4. Do you offer the flexibility to conduct enrollments through one-on-one benefit sessions, group meetings, call centers, and online self-enrollments?

Aflac: Yes. We have the flexibility to conduct enrollments through each of the methods listed. However, the availability of each method is determined by the number of eligible employees.

Ameritas: Yes. Ameritas Group offers many different ways to enroll depending on the needs of the customer. All options above are involved depending on the number of lives being enrolled.

Colonial Life: Yes. Colonial Life offers a full spectrum of benefits communication and enrollment options, including group meetings, one-to-one meetings, call centers, co-browsing and online self-enrollments. Our national team of local, professional benefit counselors uses the Harmony enrollment system to educate and communicate benefits to employees face-to-face so they can make better benefits decisions. For hard-to-reach employees, we can offer the same benefit communication and education experience by co-browsing with employees on the Internet, meeting through a call center or setting up online self-enrollments.

Delta Dental: For groups over 100, Delta Dental representatives are available to participate at open enrollment meetings and health fairs to provide information about our dental plans. We provide open enrollment support at no additional cost. Customized videos are also available in a variety of formats that explain the client's benefit information and can be played at open enrollments or new hire orientations. Customer service is available to support questions about a plan's coverage, but cannot accept enrollments. Enrollment is facilitated by the benefit administrator. Delta Dental gives benefit administrators access to an application that allows enrollees to select a benefit package online during open enrollment and update personal information online year-round.

Guardian: Guardian offers the flexibility for employers to deliver a range of enrollment options to employees, including online self-enrollment and paper enrollment kits that can be personalized to each employee (in English & Spanish). In addition, Guardian offers additional support services, such as group meetings conducted by a certified enrollment specialist, toll-free benefit hotline in over 50 languages and turnkey employee communications at no additional cost to ensure the enrollment process is simple and easy for employers and their employees.

Health Net: Health Net provides on-site support, including bilingual representatives, if needed, to help employer groups with new case and renewal enrollment meetings. Additionally, our Customer Contact Center is available to answer any questions from and prospective members and clients.

Humana: One of our key selling points is the ability to offer comprehensive enrollment solutions. As part of Humana's consumerism philosophy, our goal is to educate the employees about the products and services available to them and their families. A typical enrollment scenario may include payroll stuffers, enrollment posters, email blasts, then a face-to-face enrollment with the ability to capture any other associates through our call center or online enrollment capabilities.

MetLife: Yes. MetLife's simplified approach to enrollment leverages easy-to-use materials that help make the process smooth and drive employee engagement and participation. MetLife and its affiliates conduct enrollments/application processes through group meetings, our call center, and online. We work with the broker and employer to determine which enrollment/application channels will provide the best experience for a particular employee population.

Transamerica: Yes. We offer all of these options.

Unum: Yes

VSP: Yes. VSP will process the eligibility information provided by clients. Our Customer Service staff, IVR, and website are available to assist employees during the enrollment period. Here are some options employers can choose from to fit their needs:

- Member benefit summary customized with plan coverage and explanation on how to use the benefit,
- Robust social media support across numerous channels including the opportunity for one-on-one interaction.
- Collateral that educates on the importance of annual eye exams and how eye care can affect your overall wellness.
- Promotional giveaway items for employee benefit fairs,
- Special activities to educate employees about eye health and protection.

5. Do you honor broker-of-record letters?

Aflac: Yes.

Ameritas: Depending on the situation, we can honor them.

Blue Shield: Yes.

Colonial Life: Yes.

Delta Dental: Yes.

Guardian: Yes, Guardian honors broker-of-record letters.

Health Net: Yes.

Humana: Yes. Additionally, all of our broker contracts are vested.

MetLife: Yes, MetLife will honor any written request from an authorized officer of a policyholder to recognize a broker or other intermediary as "broker-of-record" for purposes of providing such broker or other intermediary with information and/or paying commissions, provided of course that such request is not inconsistent with law or any in-force compensation agreement.

Transamerica: Yes.

Unum: Broker-of-record letters apply to voluntary at a case level (while the individual policies remain vested).

VSP: Yes. We do honor broker-of-record letters from the client.

6. Do you offer simple and hassle-free account billing and payment processes?

Aflac: Yes. Our goal is to make billing and payment of premiums simple and hassle-free for your client. Aflac's systems are flexible enough to accommodate a variety of billing methods and handle almost any type of billing layout. Your client can be billed electronically, via paper, or your client can participate in Aflac Wingspan Online Services for accounts. Depending upon the billing method selected, your client will receive an invoice containing the premium amounts due for the policies of the employees participating in our plans. The payroll-deducted premiums for the employees may then be remitted to Aflac via check, wire transfer, or through an automated clearinghouse.

Ameritas: Absolutely, our goal is to take the burden off of our customers. We listen to their needs, then enhance our billing and payment processes whenever necessary to make sure we're meeting those needs.

Colonial Life: Yes. Colonial Life offers many electronic services for businesses that allow them to conduct transactions online such as receiving their bills, making payments and making any necessary billing adjustments.

Delta Dental: Yes. Delta Dental offers its clients ease of administration with our online billing and reconciliation application that allows benefit administrators to view, pay and reconcile enrollment online. Online features include the following:

- Invoice Presentation – It shows the details of a selected invoice. The benefit administrator can do the following: attach a note to an invoice and submit back to Delta Dental's Enrollment & Billing department, download an invoice and save it as an Excel spreadsheet, and have easy access to current and historical invoices and their associated notes
- Payment – It provides a convenient and secure method for invoice payments with the option of paying invoices online or printing or mailing the remittance statement with payment. The benefit administrator can view and track payment history.
- Group reconciliation – Benefit administrators can submit enrollee additions, changes, and terminations. Tools automatically compare a Delta Dental invoice to client's remittance file. The administrator can view and/or download results and view of the line-item adjustment summary.

Guardian: Yes. Guardian offers a range of billing and payment options from online to paper to electronic fund transfer to help meet the varied needs of employers and ensure ease of administration.

Health Net: Yes, Health Net offers simple, hassle-free account billing and payment processes including Web-based tools to help our clients and their brokers.

Humana: Once a case is sold, a dedicated account installation manager will implement it. Each case will also be assigned a dedicated billing representative who will ensure that the monthly bill is timely and accurate.

MetLife: Yes. A single bill file platform is available for all voluntary benefit group products, which allows a single customer payment on a per-pay period or monthly basis. Unlike the other group products, MetLife Auto & Home enrolls employees individually.

Transamerica: Yes.

Unum: Yes.

VSP: Yes. A binder check is not required with VSP. We can provide monthly online billing as an option through the Manage Your Plan section on the Benefit Managers tab of vsp.com. Online billing will allow clients the option to view and/or pay monthly administrative statements.

7. Does your billing system allow plan administrators to make online deletions and changes to their plan account?

Aflac: Through Wingspan Online Services for Accounts and Online Billing your clients can safely update, reconcile, and pay their Aflac invoice electronically. This automated service enhances accuracy, speeds transactions, and minimizes paperwork. Your client will save time and money as their electronically remitted payments and changes are processed faster.

Ameritas: Yes

Colonial Life: Yes, Colonial Life offers online billing capabilities. A plan administrator also has the ability to make changes online, as well as update employees' coverage and general information through our secure website.

Delta Dental: Yes. Delta Dental's online eligibility management system allows the clients' representatives to add or terminate enrollees and dependents and modify enrollee information through a secure website in real time.

Guardian: Yes. Guardian's benefit Website offers a one-stop source for plan ad-

ministrators to manage their account and request plan changes online, including submitting eligibility changes that affect their bill. Plan administrators have the flexibility to recalculate their bill online to take any eligibility changes into account so they can adjust payments accordingly.

Health Net: Yes. Plan administrators can make most enrollment changes online.

Humana: Humana does not currently have online administration for the proposed products.

MetLife: Yes. Through our online billing system per pay period deduction amounts can be changed in accordance with each payroll run. Unlike the other group products, MetLife Auto & Home enrolls employees individually.

Transamerica: Yes.

Unum: Yes.

VSP: Yes. Clients have access to various online eligibility tools through the Manage Your Plan section on the Benefit Managers tab on vsp.com. These online tools will empower clients to:

- Make real-time updates online
- Add or terminate members
- Download member lists
- Change member data

The eligibility management tools also give clients control of the accuracy and timeliness of membership changes, which in turn helps ensure the accuracy of billing statements.

8. Does your billing/payroll deduction process make it easy for the employer to offer multiple products?

Aflac: Employers are looking for voluntary benefit options that are easy to administer. Aflac offers many billing options designed to meet a variety of needs. Aflac provides invoices for payroll deductions after an employer makes them, which means they will never have to pay premiums out-of-pocket. Additionally, employers have access to Aflac Benefit Services, which allows them to manage their billing information faster and easier. They can view and update information, reconcile invoices, and submit service requests online, anytime. Aflac has also built flexibility into our systems so that we can handle almost any type of billing layout and accommodate several billing methods. Aflac can bill an employer electronically, online or paper. Payroll deducted premiums will then be remitted to Aflac via check, wire transfer, or through an automated clearing house.

Ameritas: Yes. Making it easy to offer multiple plans is our expertise.

Colonial Life: Yes. Colonial Life can enroll an employer's core and voluntary benefits and provide the account with enrollment data on all employee elections in an easy-to-use spreadsheet. Employers can electronically submit this information through our secure website, and Colonial Life reconciles the bill to eliminate any additional work for the employer.

Delta Dental: Yes. Delta Dental has several billing and payment formats available depending on the client's plans and preference and will work with the client to determine the best process to meet their needs. The group sponsor is responsible for collecting the monthly premiums from enrollees and submitting eligibility data and payment to Delta Dental.

Guardian: Yes. Guardian offers a single bill (online or in the mail) for all Guardian coverages a client has in order to ensure the payment process is easy to manage.

Health Net: Yes, Health Net offers consolidated billing for medical, dental, and vision products so that they appear on a single statement. Life Supplemental insurance is billed separately.

Humana: Humana supports most payroll deduction methods, combined with a variety of invoicing options. Currently, we support the following deduction frequencies: biweekly, every four weeks, semi-monthly, and monthly. Our current invoicing methods are monthly, every four weeks, semi-monthly, and 9 or 10 invoices a year. (This option, which is also known as "skip billing," is typically used by school districts.)

MetLife: Yes. MetLife can allow for a single voluntary benefit deduction for numerous benefits or separate deductions for each benefit on one single bill.

Transamerica: Yes. We offer list billing.

Unum: Yes.

VSP: Yes, We can tailor payroll deductions to meet a client's needs.

9. Does your system offer online searches for employee policy status, coverage effective dates and policy/coverage type?

Aflac: We offer online services for policyholders – the fastest most convenient way to access and update their account information. Policyholders can log on to aflac.com 24/7 to do the following:

- Download claim forms and check claim status

- Access policy information
- Update personal profiles
- Request forms or copies of their policies
- Obtain contact information of their Aflac agent
- File claims quickly using Aflac SmartClaim

Ameritas: Yes

Colonial Life: Yes. The plan administration section of our website offers online searches for employee policy status, coverage effective dates and policy/coverage type.

Delta Dental: Yes. Delta Dental's online eligibility application allows benefit administrators to view and maintain coverage effective dates and coverage types, make real-time updates to eligibility data and improve the efficiency, accuracy and security of eligibility reporting. In addition, Delta Dental's website, deltadentalins.com, provides useful features to registered enrollees behind a secure sign-on, including the ability to view benefits and eligibility information, print ID cards, verify plan deductible and maximum information, and view claims status and claims history.

Health Net: Employees/members can confirm their coverage effective date and policy/coverage type online or by calling Health Net's Customer Contact Center.

Humana: The employee can go online to view any EOBs about any of the health-based products.

Guardian: Yes, Guardian's benefit Website offers a one-stop source for plan administrators to manage their account online, including look ups for an employee's policy status, coverage effective date and policy/coverage type.

MetLife: Our online billing system allows the employer to sort the bill by different criteria for group products. MetLife Auto & Home enrolls employees individually.

Transamerica: Yes.

Unum: No

VSP: Yes. Clients have access to various online eligibility tools through the Manage Your Plan section on the Benefit Managers tab on vsp.com. These online tools will empower clients to:

- Make real-time updates online
- Add or terminate members
- Download member lists
- Change member data

The eligibility management tools also puts clients in control of the accuracy and timeliness of membership changes, which in turn helps ensure the accuracy of billing statements.

10. Do you offer downloadable claim forms?

Aflac: Yes. Policyholders may download claim forms from aflac.com. They also get tips on expediting forms and a direct link for sending a message to our Claims Department. Aflac also offers SmartClaim, an online claim filing process.

Ameritas: Yes

Colonial Life: Yes. Policyholders and plan administrators can download and print Colonial Life claim forms on the company's website at www.ColonialLife.com.

Delta Dental: Yes. However, our network dentists agree to submit claims on behalf of the enrollee and to accept payment directly from Delta Dental. The only time enrollees may be responsible for submitting a claim form to Delta Dental is when non-network dentists do not submit on the patient's behalf. In these rare instances, the enrollee may download and print a claim form directly from our website.

Guardian: Yes, Guardian's benefit Website offers a one-stop source for plan administrators to manage their account online, including the ability to download claim forms or e-mail a claim form directly to someone.

Health Net: Yes. Employees/members can find claims forms on www.healthnet.com.

Humana: Yes. PDFs of all claim forms can be downloaded from the Website.

MetLife: Yes, for several product offerings that require claim forms. In addition, MetLife Auto & Home accepts towing claims online in many states.

Transamerica: Yes.

Unum: Yes.

VSP: Yes.

11. Do you require carrier reps. to have a comprehensive knowledge of all of the products they deal with?

Aflac: Yes. Training for Aflac agents hits every facet of Aflac's plans and sales cycle, such as field-tested scripts, brochures, one-on-one mentoring and online courses. Here are a few of the resources available to our agents:

- New Associate Sales School (features comprehensive training sessions for new sales agents)
- Ongoing training on new plans, services, and technology led by experienced trainers in a classroom setting
- Coaching and mentoring from sales managers and veteran agents

- Specialized training.

Ameritas: Yes. Our reps are subject matter experts on all products they sell.

Continuing education via Aflac University courses online (provides product, leadership, and industry training for agents at their convenience)

- Webinars and other online training materials available through Aflac's Web site
- With the years of experience of Aflac's District, Regional, and State Sales Coordinator and our extensive training, agents have the knowledge to provide the best service to your client and their employees

Colonial Life: Yes. Colonial Life has a 10,000-member national organization of benefits professionals. These individuals receive comprehensive product training through Colonial Life College on both voluntary products and the employer's core benefits, at the employer's discretion. One of our areas of expertise is helping employees better understand their benefits programs, uncover their unique insurance needs and select the coverage they need to protect themselves and their families from financial risk.

Delta Dental: Yes. Throughout the year, we provide support through continuing education for consultants and brokers, such as lunch-and-learn presentations, CE courses and personalized support from our sales staff.

Guardian: Yes. Guardian sales representatives achieve a high level of comprehensive knowledge of the Guardian products they present through intensive and ongoing training.

Health Net: Yes. Health Net's Sales and Account Management teams must have a comprehensive knowledge of all Health Net products that they offer and support.

Humana: Yes. Each sales representative must go through an extensive sales learning academy, pass multiple tests, and continue to be accredited each year.

MetLife: Yes. Our licensed representatives specialize in voluntary benefits and have extensive experience in designing benefit programs.

Transamerica: Yes. We require study of all Producer Guides and signed acknowledgments from producers.

Unum: Yes, we have an extensive training process. Sales reps are expected to have an extensive and comprehensive knowledge of our group and VB products. Their first year is dedicated to development, with a nine-month self-directed process of activities and testing.

VSP: Yes. VSP expects our sales and service reps to be subject matter experts in vision care. We provide on-going training and support tools to ensure our reps have all the information they need.

12. How does your company support a good working relationships between brokers and carrier reps?

Aflac: Aflac offers complete insurance broker training, personalized support, sales materials, industry leading tools, and competitive compensation. Aflac is not about once and done. We are committed to providing continuous training, to our brokers, on the latest news and information, and presentations on industry topics and continuing education. In addition, our internal insurance broker team is always available to answer questions and provide personalized support.

Ameritas: Relationships are key with our brokers/producers. Our goal is to provide solutions they can offer our customers throughout the life of our relationship. Our service is not just at the beginning of a sale; it remains throughout the process and for the life of the case. This takes great relationship skills among all partners.

Colonial Life: Colonial Life places a high priority on working with brokers to help solve their clients' benefit challenges. Colonial Life has regional broker marketing managers who are dedicated to strengthening broker relationships nationally and regionally, supporting national alliance partners and interacting with worksite specialist brokers. Because of our dedication to broker marketing, brokers have named Colonial Life their top choice eight years in a row in a nationwide readers' survey conducted by Benefits Selling magazine.

Delta Dental: Delta Dental focuses on providing brokers and consultants easy access to their client's data during the RFP and renewal process. We believe that we provide more hands-on service than any other dental carrier — both before and after the sale.

Guardian: With one of the longest-tenured sales forces in the employee benefit industry, Guardian has a history of understanding the needs of growing businesses, which strengthens good working relationships. Guardian works to give brokers more ways to take good care of their clients. Our flexible and comprehensive product portfolio and responsive, personalized service give support to local relationships and help ensure client needs are met.

Health Net: To support the needs of our brokers and reps, Health Net has a dedicated account management team. We give small business group brokers direct access to account management teams responsible for territory and broker assignment/relationships. Brokers also have immediate, toll-free access to the Account Management team during business hours. In addition, our Account Service Unit

within Health Net's Customer Contact Center can provide claim and benefit information quickly.

Humana: Humana has a long history of strong relationships among brokers and our internal representatives. Brokers are integral to the success of our business and we provide opportunities, such as field advisory counsels, as a way for brokers to help develop the framework for developing new products and services that they believe are important to our employer groups. It is through these continued initiatives that we create a partnership between our sales associates, our brokers, employer groups, and the employees.

MetLife: Our representatives work closely with brokers and consultants to help provide solutions that meet the needs of their clients.

Transamerica: Corporate home office visits are regularly scheduled along with continuing education seminars, and sponsorship of educational workshops.

Unum: Yes, Unum has strong relationships with its sales partners throughout the United States, with 40 field offices that provide local sales and service support. Unum provides broker training opportunities throughout the year, including CE course offerings; publishes a quarterly newsletter for brokers; and welcomes brokerage firms to its home offices for information sessions and tours of its claims and service operations.

VSP: Strong communication between brokers and sales and service reps is key. We provide newsletters to keep brokers informed of changes and have frequent touch points with them to ensure their familiarity with our resources and training. We also keep brokers in the loop on client issues.

13. Do you offer marketing materials that are easy to present and simple for clients to understand?

Aflac: Your client's Aflac service team is dedicated to working with them to ensure that the marketing campaign they select best suits their employees' needs. All benefit education material is provided at no direct cost to your client. Here are a few ways we can educate your client's employees about our plans and services: posters, flyers, brochures, payroll stuffers, flash presentations, an account specific website, employer Website information, newsletter articles, and e-mails.

Ameritas: Yes. Ameritas Group insists on providing marketing material that is easy to understand. This is maintained throughout all our material, including correspondence. As far as we're concerned, insurance does not need to be complicated.

Colonial Life: Yes. Colonial Life realizes benefits and insurance terms can be complicated. That's why the company's marketing materials are easy to understand. Simplified enrollment materials help employees better understand their insurance needs so they can make better decisions to meet their needs.

Delta Dental: Yes. We have a strong commitment to educating all of our customers. For brokers, consultants and benefit administrators, Delta Dental sends regular email newsletters with dental benefit news and updates. Delta Dental also offers information online covering our products, dental benefit pricing and sales, an RFP submission checklist and a benefit administrator support guide.

Guardian: Yes. From marketing materials shared with brokers to bound enrollment kits personalized to each employee and beyond, the foundation of Guardian's communications are centered on being easy to present and simple for clients to understand.

Health Net: Yes, Health Net takes great pride in the ease of use of our marketing materials. For example, Health Net has received tremendous positive feedback from brokers on "The Desk Topper," a visual aid that helps small business group brokers better understand our full portfolio of plans.

Humana: Yes. We have a comprehensive suite of materials that brokers can present to employers and another set of materials that are designed for the employees. Our research has shown that employees want benefits that are concise and easy to understand and our marketing materials reflect their needs.

MetLife: Yes. We offer a broad range of materials that are easy to understand and demonstrate the value of voluntary benefits to employees. MetLife will work closely with brokers and their clients to understand an employer's workplace culture, communications style and preferences. This approach, coupled with our experience and knowledge of proven communications practices, will help to ensure that the simplest and most effective communications are implemented.

Transamerica: Yes.

Unum: Yes

VSP: Yes. We review communication materials annually to ensure they are providing the best resource for brokers. Additionally we are always evaluating new pieces to make sure brokers have all of the tools they need. For example, we have multiple social media sites to help educate clients' employees on the benefit of vision care.

14. How do you track the quality of the customer service you provide to employers? For example, do you set annual service goals and measure and report results?

Aflac: We constantly measure our customer satisfaction level with policyholders

and business accounts in a variety of ways, such as surveys and audits. We monitor satisfaction with the total Aflac experience as well as satisfaction with enrollment, claims and billing. Our customer service quality program is administered by the Administrative Best Practices Quality Department. Each major business function, (i.e. primary, claims, and specialty) is sampled monthly. Additionally, for quality scoring, Administrative Best Practices guarantees a minimum of five audits per month for each customer service center representative. All scoring and error trending are reported weekly, monthly, and quarterly to management. Our Internal Audit Department also conducts audits by line of business in addition to their annual assessment of internal claims controls.

Ameritas: All Ameritas Group's customer service is measured through metrics down to the individual customer service associate. The tracking is done through our own systems and is based on all the major drivers of satisfaction for our customers. All metrics are integrated into our associates' salaries to assure common drivers of service.

Colonial Life: Colonial Life provides superior customer service to all of its customer groups: brokers, employers and policyholders. The company sets internal annual customer service goals and results are measured quarterly. Colonial Life also works with independent research firms to conduct ongoing surveys of plan administrators and policyholders and reports those results through news releases and a quarterly service report card on its website. In addition, all employees who meet with a Colonial Life benefits counselor are asked to rate their one-to-one benefit counseling experience during their enrollment. Every account participating in the post-enrollment survey receives a report card with the survey results.

Delta Dental: To ensure we consistently provide quality customer service, Delta Dental records all incoming customer service calls and actively monitors a random sample of calls to identify areas for ongoing training and service improvement. Customer Service management is responsible for evaluating politeness, professionalism, responsiveness and accuracy of information provided. Service goals are tracked daily, measured globally and reported annually. Delta Dental also conducts random surveys of its members to measure, among other things:

- Satisfaction with Delta Dental, our benefit plans, the quality of our customer service, our claims processing.
- The professionalism of the dentist and dental office staff and satisfaction with the treatment provided.

Guardian: Guardian sets service goals, and tracks and reports the results each year.

Health Net: Yes, Health Net sets goals and tracks performance against key service metrics. We also conduct customer satisfaction surveys about Health Net's services and support. Information is also gathered on customers' perceptions of other health care insurers to provide Health Net with competitive benchmarks.

Humana: Humana has established metrics for each division of the company. Our most recent metrics are listed below:

- Response time: 70 percent of calls answered within 30 seconds
- Abandonment rate: An abandonment rate of 5 percent or less
- Hold time: Hold time is encompassed in average handle time (the time it takes to service a call). The goal is to maintain a less than 30-second hold time.

MetLife: We provide utilization and participation reports to employers at their request. We also monitor our customer satisfaction levels through our call center on an ongoing basis.

Transamerica: We track customer service results according to average answer speed, abandonment rates, average turnaround time, and qualitative analysis. Annual goals are set, monitored and reported for performance improvement.

Unum: We certainly set goals around responsiveness and accuracy of service. We also have a quality assurance program that checks to see if we delivered our services in a timely and accurate manner as well. Additionally, we survey customers several times each year to better understand how they view their Unum experience.

VSP: Our award-winning and industry-leading customer service team's goal is to simplify our clients' administrative work and help our members understand and use their benefits. We back this goal by quarterly monitoring of call center management guarantees: Every year since 2002, VSP Customer Service has consistently received a wide range of customer service awards from the Service Quality Measurement (SQM) Group Inc. These include:

- Call Center of the Year
- Call Center World Class Call Certification
- Highest Customer Satisfaction by Industry: Insurance
- Highest Customer Satisfaction by Industry: Business to Business
- Highest Employee Satisfaction for the Call Center Industry
- Most Improved Call Center Employee Satisfaction
- World Class Certified CSRs
- World Class Certified Supervisors

SQM is a leading North American call center industry research firm "voice-of-the-customer" expert for improving organizations' first call resolution, operating costs, employee and customer satisfaction.

15. Do you have an established local sales and service team that can provide critical service in the same cities that the broker's clients are in?

Aflac: Yes. Aflac is represented by more than 70,000 licensed independent sales agents and brokers throughout the United States. Our certified enrollers are available to service multi-location accounts and we have a national sales coordinator team to manage these relationships.

Ameritas: Yes, Ameritas has both local and remote service teams to provide all critical service. If claims information is needed after hours, our customer connections department is open until midnight central standard time.

Colonial Life: Yes. Colonial Life has a national team of nearly 12,000 sales professionals who provide local enrollment support and service for its broker partners' clients. Many of the company's accounts have thousands of employees in dozens or even hundreds of different locations across the country. Colonial Life's sales representatives provide employers with valuable services at no direct cost, such as free dependent verification, WellCard discount program, wellness benefits communication and more. Colonial Life benefits counselors can meet with employees at each location and conduct individual counseling sessions with them. Because the benefits counselors are local, they can be on hand to help out with next year's enrollment and any ongoing service needs. The goal is for the company's benefits counselors to build strong relationships with employees in the account.

Delta Dental: Yes. Every client is assigned a designated account manager who is responsible for overseeing program implementation, participating in information meetings with benefit managers and enrollees, as needed, resolving day-to-day issues, and participating in subsequent renewal activities. Delta Dental of California has sales offices in San Francisco, Sacramento, Cerritos, San Diego and Fresno.

Guardian: Guardian has local and regional sales offices nationwide to support the needs of brokers and their clients.

Health Net: Yes, Health Net has several regional sales and service teams throughout California to support brokers and their clients.

Humana: We have account executives in our Northern and Southern California sales offices, which can handle calls as part of our single point of service. Humana also has trained specialists within a central Customer Care team who engage in answering customer questions. We take pride in serving our customers. When a policyholder contacts us, they experience a compassionate specialist who provides accurate information in an efficient manner. Our specialists are empowered to assist callers completely, owning the situation until resolution. If necessary, this includes escalating to a leader or to another department to meet resolution as quickly as possible. Call volumes are tracked and reviewed monthly to ensure we are assisting callers effectively. Customer Care team functions are performed in De Pere, Wisconsin, where Customer Care specialists are available from 8 a.m. to 6 p.m., member time zone, Monday through Friday. The toll-free number for the Customer Care team is 877-378-1505.

MetLife: Yes. We have representatives that specialize in voluntary benefits located in major cities throughout the U.S.

Transamerica: Not in the same city. We have local representation and a dedicated account manager for service support assigned to each region.

Unum: Yes, Unum has 40 local sales and service offices located throughout the U.S. with four locations in California.

VSP: Yes, We're headquartered in California and have an Eastern Operations Center in Ohio. In addition, we have 25 regional sales offices across the country to provide local service.

16. Do you have a sales rep. and a service rep? (The sales rep helps the broker market and position products, manage blocks of business, and develop target markets and the service rep. helps implement and fulfill account enrollments.)

Aflac: Yes. Aflac is represented by more than 70,000 licensed independent sales agents and brokers throughout the United States. Our certified enrollers are available to service multi-location accounts and we have a national sales coordinator team to manage these relationships.

Ameritas: Yes.

Colonial Life: Yes. Colonial Life's national team of sales professionals has specialized roles they perform during the enrollment process. Sales professionals work with brokers and their clients to help develop voluntary benefit strategies that will help clients' solve their benefit challenges. Account coordinators help manage the enrollment logistics and report. And benefits counselors meet individually with all employees to educate them on their benefits, help uncover any unmet needs and select insurance plans to meet those needs.

Delta Dental: Yes. To ensure that our clients receive a high level of service, Delta Dental uses a team approach to provide prompt service and rapid response. A client's team includes a sales account executive and an account

manager. Together they are supported by account management associates.

Guardian: Yes. Guardian has local sales representatives to help brokers with their marketing efforts, expert teams dedicated to supporting enrollment and administration programs, and customer services representatives available to serve the distinct needs of brokers and their clients.

Health Net: Yes. Health Net has sales and service representatives to help brokers and their clients.

Humana: Humana provides a dedicated team of account executives, renewal specialists, and account installation managers to each case. We realize that much of the work begins after the case is sold and our goal is to provide dedicated resources for our clients for the duration of the case.

MetLife: Yes. Our sales and service teams work closely together to meet the needs of our brokers and customers.

Transamerica: Yes.

Unum: Yes. Unum has more than 500 sales professionals across the country, backed by a local service force of 1,000 professionals. The service team includes those who support Unum Enroll, our in-house enrollment team that supports voluntary benefits enrollment for employer groups of fewer than 500 lives.

VSP: Yes, we do have both sales and service reps.

17. Do you specialize in voluntary benefits?

Aflac: Yes. Aflac is a leader in guaranteed-renewable insurance policies sold on a voluntary basis that pay cash benefits directly to policyholders, unless assigned. With a broad range of policies and value-added services, Aflac's offerings suit virtually every business size and type. From three employees to 30,000, Aflac fits easily within any benefits package. Many times in the voluntary insurance business, companies tend to use the same approach to market similar benefits. Aflac is different. We back our unique plans up with the following:

- Innovative marketing campaigns.
- Strong financial stability.
- Brand recognition.
- A solid company reputation.
- Industry recognized and rewarded claims and customer service.

Ameritas: Yes. Ameritas has been providing voluntary benefits since 1990. We consider ourselves specialists in that arena because of our extremely high satisfaction levels from our customers and our constant systems evolutions to accommodate the needs of our customers. To specialize in voluntary benefits, we believe this is critical to achieve a win/win for all.

Colonial Life: Yes. When Colonial Life was founded in 1939, it sold accidental death coverage to individuals. In fact, the company pioneered the concept of offering voluntary benefits at the worksite in the 1950s. Colonial Life has always marketed only voluntary benefits, and during the 75 years it has been in business, the company has developed strong expertise and experience in the voluntary benefits industry.

Delta Dental: Yes. Delta Dental has more than 55 years' experience providing non-voluntary, partially voluntary and totally voluntary dental benefits.

Guardian: Voluntary benefits are an incredibly important part of our group business. Our insurance products include Dental, Vision, Life, Disability, Absence Management/FMLA, Accident, Cancer and Critical Illness that can be funded on a voluntary or employer paid/contributed basis.

Health Net: Health Net does not specialize in voluntary benefits. However, Health Net does offer the types of voluntary plans that are most commonly requested by our health plan customers.

Humana: Yes. Humana acquired Kanawha Insurance Company in 2007. Kanawha has been providing voluntary benefits for 50 years and is a licensed insurer in 48 jurisdictions.

MetLife: Yes. MetLife and its affiliates make it simple, cost-effective and hassle-free to offer and administer voluntary benefit solutions that meet diverse employee needs and enhance benefits programs. Best of all, our expertise and tools streamline the process to deliver information effectively, simplify decision-making, and increase employee engagement and satisfaction.

Transamerica: Yes.

Unum: Yes. Unum is ranked second in inforce premium in the voluntary benefits market as reported by Eastbridge Consulting Group in 2008. Unum leads the voluntary market in sales of critical illness insurance as well as universal and whole life insurance.

VSP: Yes, a significant part of our membership is voluntary. Members sign up because they find the VSP benefit incredibly easy to use and they value the low out-of-pocket costs when compared to other vision plans. □