CBIZ Employee Services Organization

Scope of Services for EMC Security

CBIZ ESO™

CBIZ ESO Delivers

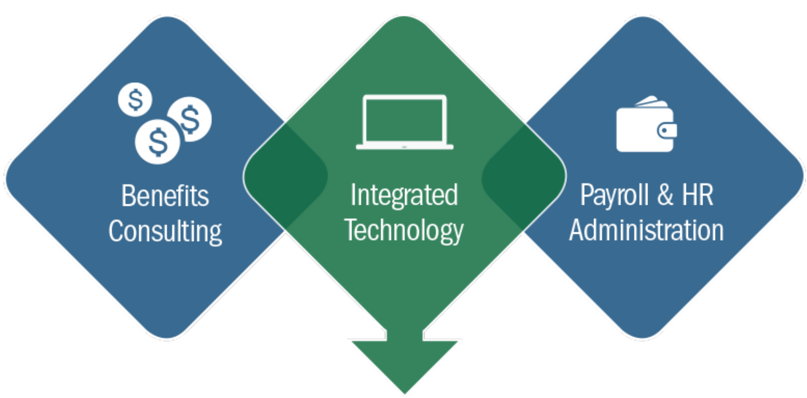
CBIZ is a fully functional Employee Services Organization which makes available to its clients a wide variety of services that can be bundled together as a unified Benefits Consulting and Human Capital Management package or unbundled and tailored to each client's specific needs. The pages that follow highlight the breath and scope of these disciplines.

CBIZ is a publically traded corporation (NYSE: CBZ) that has experienced sustained growth as an organization and a significant increase in its market valuation. CBIZ currently ranks as a top twenty insurance broker of US business and CBIZ/MHM is a top ten US accounting firm. Our Atlanta benefits office is staffed by 22 professionals who manage 200+ health and welfare plans with annual expenditures exceeding $400 million.

This Summary is divided into four parts:

I	About CBIZ Atlanta
II	Summary of all Benefits Consulting and Human Capital Management Core Services.
III	Summary of Benefits Consulting Core Services and outline of our Scope of Services.
IV	Summary of Human Capital Management Core Services that are outside our Scope of Services and are available at additional cost.

We look forward to sharing the many opportunities CBIZ offers with **EMC Security**.



CBIZ ESO™

Smart People. Smart Technology.

I

CBIZ Fact Sheet

Who We Are

- Publically Traded (NYSE:CBZ)
- # 1 U.S. Benefits Specialist by Revenue (2015)
- 18th Largest Insurance Broker of U.S. Business (2015)
- Over 4000 Employees in 140 offices nationwide
- Top 20 US Based Accounting Firm
- Areas of Specialization
  - Employee Benefits
  - 401 (k) and Pension Administration
  - Payroll and Benefit Administration
  - Property & Casualty
  - Accounting/Audit/Taxation
  - Valuation
  - Corporate Recovery Services

Benefits & Insurance

- Employee Benefits Consulting
- Human Capital Management/ Payroll
- Property & Casualty
- Retirement Plan Services
- Human Capital Services
- Executive Search
- Compensation Consulting
- Life Insurance

Financial & Accounting

- Accounting & Tax
- Government Health Care Consulting
- Financial Advisory
- Valuation
- Litigation Support
- Risk & Advisory Services
- Real Estate Advisory Services

CBIZ Atlanta Benefits and Insurance Office

- 300 Clients
- Manages $400 Million in Employer Sponsored Health and Welfare Benefit Expenditures
- Staff of 22 Professionals
- Areas of Expertise
  - Mid to large size employers
  - Employers with multi-state and international operating entities
  - Regulatory Compliance to include Patient Protection and Affordable Care Act
  - Employee Wellness Programs
  - Integrated HR, Benefit and technology solutions
  - Dedicated emerging businesses unit for startups or immature companies with PE ownership/support

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BUSINESS INSURANCE®

July 20, 2015 www.businessinsurance.com

SPECIAL REPORT

100 LARGEST BROKERS OF U.S. BUSINESS*

Ranked by 2014 brokerage revenue generated by U.S.-based clients

2015 rank	2014 rank	Company	2014 U.S. brokerage revenue	Percent change
1	2	Marsh & McLennan Cos. Inc.[1]	$5,834,700,000.	5.7%
2	1	Aon P.L.C.	$5,811,186,500	4.5%
3	3	Arthur J. Gallagher & Co.[1]	$2,400,400,000	13.7%
4	4	Willis Group Holdings P.L.C.[1]	$1,732,820,000	3.7%**
5	5	BB&T Insurance Holdings Inc.[1]	$1,713,527,200	8.3%
6	6	Brown & Brown Inc.[1]	$1,567,459,943	15.6%
7	7	Wells Fargo Insurance Services USA Inc.	$1,298,884,000	(3.8%)
8	9	USI Holdings Corp.[1]	$912,890,811	16.7%
9	8	Lockton Cos. L.L.C.[2]	$910,572,960	10.2%
10	10	Hub International Ltd.[1]	$907,065,600	18.0%
11	11	National Financial Partners Corp.[1]	$795,986,566	7.3%
12	12	Alliant Insurance Services Inc.[1]	$618,929,905	13.2%
13	13	AssuredPartners Inc.[1]	$449,110,764	29.9%
14	NR	Towers Watson & Co.	$444,640,300	19.1%
15	14	Jardine Lloyd Thompson Group P.L.C.[1,3]	$354,796,431	122.5%**
16	19	BroadStreet Partners Inc.[1]	$246,355,000	63.0%
17	15	Leavitt Group[1]	$222,453,000	9.8%
18	16	CBIZ Benefits & Insurance Services Inc.[1]	$206,100,000	7.1%
19	42	Acrisure L.L.C.[1]	$191,273,467	147.1%
20	25	Integro USA Inc.[1]	$169,901,600	51.6%

NR Not ranked in 2014. *Companies that derive more than 49% of their gross revenue from personal lines benefits are not ranked. **2013 restated. 1 Reported U.S. acquisitions in 2014. 2 Fiscal year ending April 30. 3 British pound = $1.5586. 4 Fiscal year ending May 31. 5 Fiscal year ending March 31. 6 Fiscal year ending June 30. 7 British pound = $1.5205. 8 Acquired by Marsh & McLennan Agency L.L.C. in 2015. 9 Fiscal year ending Sept 30. 10 Fiscal year ending Feb 28. 11 Fiscal year ending Aug. 31. Source: *BI* survey

BENEFITS SPECIALISTS

Brokers specializing in employee benefits, ranked by percentage of business*

Company	City/state	2014 employee benefits revenue	% increase (decrease)	% Total
Benefit Controls Cos.	Charlotte, North Carolina	$19,600,000	5.9%	100%
FBMC Benefits Management Inc.	Tallahassee, Florida	$19,237,442	5.9%	100%
NationalHR	Marlton, New Jersey	$1,675,000	15.5%	100%
Corporate Synergies Group L.L.C.	Mount Laurel, New Jersey	$38,980,000	4.9%	97.5%
Digital Insurance Inc.	Atlanta	$91,904,982	37.4%	97.2%
LHD Benefit Advisors L.L.C.	Indianapolis, Indiana	$6,437,449	28.3%	97.1%
Cowan Benefits Inc.	Brentwood, Tennessee	$12,519,392	5.8%	92.9%
Associated Financial Group L.L.C.	Minnetonka, Minnesota	$49,257,728	31.5%	64.8%
The Plexus Groupe L.L.C.	Deer Park, Illinois	$12,283,834	2.9%	64.7%
CBIZ Benefits & Insurance Services Inc.	Kansas City, Missouri	$130,600,000	5.3%	57.7%
M3 Insurance Solutions Inc.	Madison, Wisconsin	$26,053,008	8.0%	56.1%
Oswald Cos.	Cleveland	$36,400,000	6.6%	55.1%
The Insurance Exchange Inc.	Rockville, Maryland	$4,535,294	2.9%	53.4%

LARGEST BENEFITS SPECIALIST BY REVENUE

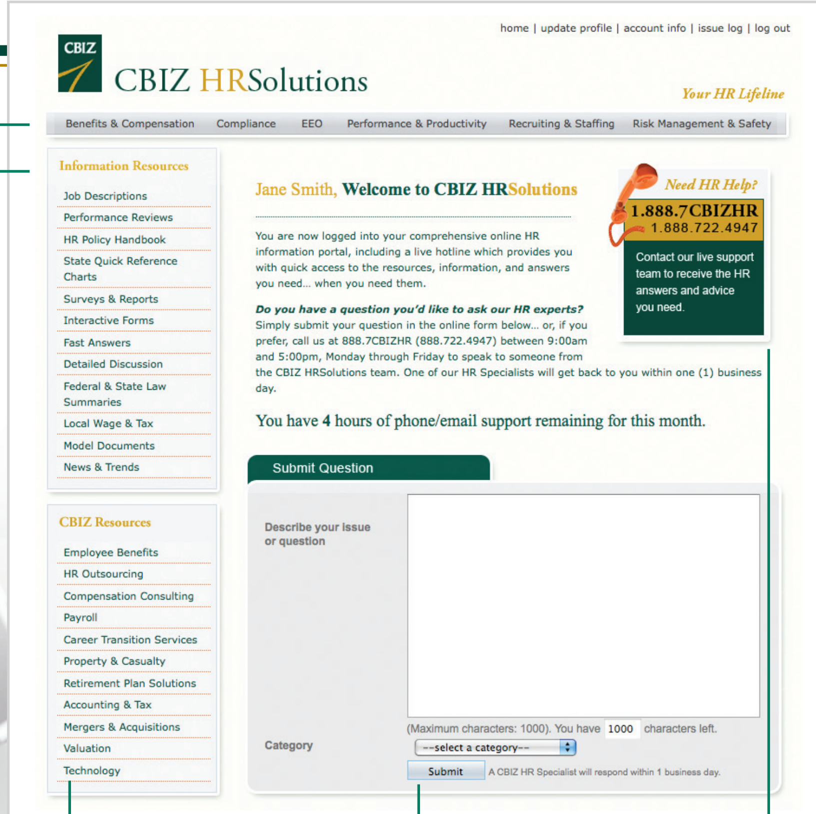
Published September 28, 2015 in Broker Supplement.* Companies with 51% or more of brokerage revenue from employee benefits Source: *BI* survey

CBIZ Benefit Consulting Services

CBIZ

Our business is growing yours

- Financial & Actuarial Analysis, Benchmarking, ROI Determination
- Cost Management
  - Current and Outgoing Cost Analysis
  - Renewal Negotiations
  - Predictive Modeling 12, 36, and 60 Months
- Quality Management
- Stewardship
  - Monthly Calls
  - Quarterly meetings to review plan performance
  - Vendor/Payer Performance Management
- Marketing
  - Local, National, and International
- Implementation Management
- Communication and Enrollment Assistance
- Employee Advocacy
- Onsite Medical Clinics
- Telemedicine ROI Evaluation
- Benefit/HR Staff Training and Support
- Regulatory Compliance Review & Assistance
  - State & Federal mandates including PPACA
- Benefits Website & Employee Benefit Portal
- Defined Contribution Strategy
- Consumer Directed Health Plans
- Integrated Voluntary Benefits
- Consolidation(s) / Mergers & Acquisitions
- Network Evaluation and Efficiencies
- Funding Analysis (self-funded versus fully insured)
- Disease / Chronic Care Management
- Wellness / Health Risk Analysis
- Data Mining
- Dependent Eligibility Audit
- Tobacco & Spousal Surcharge Analysis
- Absence Management
- Benefits for Non-Core Benefit Eligible Employees – MEC Plans
- Voluntary Benefits
- Global Benefits
- Prescription Benefit Management (RX) Carve Outs
- Life And Disability Carve Out Analysis



CBIZ HRSolutions

CBIZ HRSolutions is a comprehensive online HR Information Portal and Live Hotline, providing you with quick access to the resources, information, and answers you need...when you need them. CBIZ HRSolutions is your HR Lifeline that helps you manage day-to-day human resources issues, thereby freeing up your valuable time.

LIVE HOTLINE that gives you the support of a full team of Human Resources specialists who are prepared to provide you with the answers and practical advice you need. Every month you have access to four (4) hours of HR assistance – via phone or email – so that you can:

- ☐ Submit questions and receive thorough answers
- ☐ Address HR issues while they are small and manageable
- ☐ Have a safety net and extra support when needed
- ☐ Save time!

INFORMATION on crucial HR topics, including:

- ☐ Benefits & Compensation
- ☐ Compliance
- ☐ Leaves of Absence
- ☐ Performance & Productivity
- ☐ Equal Employment Opportunity
- ☐ Risk Management & Safety
- ☐ Recruiting, Selection & Staffing

RESOURCES, MODEL DOCUMENTS AND FORMS that can be downloaded and used as a foundation from which to build custom documents for your organization, such as:

- ☐ HR Policy Handbook
- ☐ COBRA Forms
- ☐ Personnel Forms
- ☐ Promotion & Transfer Policies
- ☐ Handbook Receipt Form
- ☐ Health & Safety Policy
- ☐ Leave Policies & Forms

PRODUCTIVITY TOOLS, including:

- ☐ Custom Job Descriptions: a library of thousands of job descriptions and a tool to create your own custom descriptions within minutes
- ☐ Performance Now: a tool that facilitates preparation of employee reviews

NEWS AND ARTICLES on current trends, timely subjects, best practices, and more.

VISIT US at **www.cbiz.com/hrsolutions** to view a brief demo.

CBIZ® our business is growing yours

CBIZ HRSOLUTIONS
The information you need *and*
the personal attention you deserve

The CBIZ HRSolutions team provides practical human resources consulting advice based upon our research and experience in the industry and with our clients. We do not provide legal or tax advice and encourage you to consult with your labor attorney or tax accountant.

ACCOUNT EXECUTIVE

ACCOUNT MANAGER

- Manage client's account and day-to-day issues
- Implementation and Enrollment
- Claim, Billing, and Service Issues
- Compliance Assistance

EMPLOYEE ADVOCATE

- Liaison between employee and insurance carrier / TPA to resolve employee issues

MARKETING MANAGER

- Market and Product Analysis
- Benchmarking
- Skilled Negotiator

UNDERWRITING MANAGER

- Financial, Actuarial and Underwriting Analysis
- Financial Modeling
- Benefit Comparison Preparation

WELLBEING CONSULTANT

- Wellbeing program design and implementation of 3 year strategy
- Stewardship and ROI determination
- Wellbeing program goals
- Employee wellbeing and risk assessment

Key Associates

Marion B. Schremp, RHU, REBC

- Business Unit President – CBIZ Benefits & Insurance Services, Inc.
- Founder & CEO – Multiple Benefit Services, Inc.
- First Recipient of AAHU Lifetime Achievement Award
- Former President – Atlanta Association of Health Underwriters (AAHU)
- Account Manager – Marsh
- Regional Manager Flexible Benefits – Lincoln Financial Group
- Manager Member Service – AmeriPlan HMO
- Benefit Administrator – Crawford & Company – Atlanta, GA
- Claims Supervisor – Excellus BCBS, Rochester, NY

Frederick R. Schremp, CLU

- Senior Vice President – CBIZ Benefits & Insurance Services, Inc.
- President – Multiple Benefit Services, Inc.
- Regional Director – Highmark Life & Casualty
- General Manager – Preferred Plan of GA (PPO)
- President – Lincoln National Health Plan (HMO)
- Vice President – S.E. Group Operations – Lincoln Financial Group
- Captain, U.S. Army 1967–1973
- M.A. Economics – University of California, 1973
- B.S. Engineering – United States Military Academy, 1967

Key Associates Continued

Tomica Moore

- Account Manager – CBIZ Benefits & Insurance Services, Inc.
- Account Manager – Digital Insurance, Small Business Express Team
- Client Services Manager – Anson Ramsey Insurance
- Customer Service Claims Specialist – Humana's self funded division
- Specializes in the administration of multi-site plans including implementation, multi-year strategic and financial analysis, vendor management, and client compliance.

Kelly Abbott, RHU

- Assistant Vice President and Marketing Specialist – CBIZ Benefits & Insurance Services, Inc.
- Senior Marketing Manager – Multiple Benefit Services, Inc.
- Former Board Member and current member of The Atlanta Association of Health Underwriters (AAHU) and The National Association of Health Underwriters (NAHU)
- Specializes in the management of national and regional carrier relationships, enrollment platform.
- Registered Health Underwriter (RHU) – Certified in 2005

Key Associates Continued

Ronald Deterding

- Vice President – CBIZ Benefits & Insurance Services, Inc.
- Vice President, Underwriting and Finance – Multiple Benefit Services, Inc.
- Current member of the National Center for Policy Analysis, Freedom Works
- 2010 President's Council Award Recipient with the National Association of Health Underwriters (NAHU)
- 2009 Golden Eagle Award Recipient with the National Association of Health Underwriters (NAHU)
- 2008 Golden Eagle Award Recipient with the National Association of Health Underwriters (NAHU)
- Account Executive – Blue Cross Blue Shield of Iowa
- Senior Benefits Underwriter – Principal Life
- Professional, Health Insurance Advanced Studies from America's Health Insurance Plans (PHIAS)
- Professional, Academy for health Management from America's Health Insurance Plans (PAHM)
- M.B.A. in Corporate Financial Management – Upper Iowa University
- B.A. in Business Administration – Grand View College

Key Associates Continued

Howard Hyman, ASA

- Consulting Actuary – CBIZ Benefits & Insurance Services, Inc.
- Consulting Actuary – Multiple Benefit Services, Inc.
- Principal, Southeast Region Health and Welfare Operations Manager – Towers Perrin

  (Now Towers Watson)
- Clients of note include: Delta Airlines, Genuine Parts Company, State of Georgia, Georgia Pacific, Emory University – Emory Healthcare, etc.
- Masters of Actuarial Science – Georgia State University
- M.B.A. – Georgia State University
- B.B.A.– University of Georgia

David S. Rubadue, FSA, MAAA, CLU

- Senior Vice President & National Director of Healthcare Actuarial Services – CBIZ Benefits & Insurance Services, Inc.
- Qualified Actuary – Audits and provides financial opinions on health and welfare plan liabilities
- Co-founder and President – EBS, Inc.
- Chief Actuary and CFO – The Physicians' Assurance Company
- Consulting Actuary – Coopers & Lybrand
- Former Speaker and Lecturer at Tri-State Actuarial Club and the Insurance, Accounting and Systems Association National meetings
- B.A. Accounting – Michigan State University

Key Associates Continued

Traci Blake

- B.S. in Management from Shorter University.
- Over 20 years of experience in the health and insurance industries including CIGNA Healthcare and Willis North America.
- Employee Advocate for clients and their members to resolve day-to-day enrollment, eligibility, and claim issues with carriers.
- Specializes in assisting employees with benefit questions related to escalated service issues

Joseph Shorter

- Financial Analyst – CBIZ Benefits & Insurance Services, Inc.
- Senior Financial Analyst – Access Insurance Holdings
- Senior Reinsurance Specialist – Munich Re.
- Actuarial Analyst – Union Standard Insurance Co.
- Actuarial Analyst – LA Department of Insurance
- B.S. Mathematics – Tulane University

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770-963-0305
www.emcsecurity.com

2017 Planning: **"Bending the Trend Line"**

- Alternate Funding Analysis
- Plan Design Considerations – Consumer Driven Health Plans, Minimum Value Plan, and Private Exchanges
- Wellness Plan Design and Incentives
- Implementation of Managed Care & Cost Containment Programs
  - Centers of Excellence
  - Patient-Centered Medical Homes
  - Accountable Care Organizations (ACOs)
  - Value-Based Benefit Design
  - Pharmacy Carve Out
  - Spousal Surcharge/Dependent Eligibility Audit
  - Claim Audits
  - Network Efficacy Analysis
  - Alternative Medical Plan Payment Solutions (AMPS)
  - Tele-Medicine
  - Onsite / Offsite Medical Clinics
  - Medicaid Migration (ACA)
- Voluntary Benefits as a Catalyst for change

ACA Annual Reporting

ANALYZE

Count Full-Time & Full-Time Equivalents
- ✓ Determines applicable large employer (ALE) status

Affordability
- ✓ Determine whether the Plan is affordable to those covered

MANAGE

Measurement Periods
- ✓ Allows administration via console

Transition
- ✓ Move employees between various measurement periods

Different Groups
- ✓ Hourly
- ✓ Salaried
- ✓ By State
- ✓ By Location

TRACK

Measurement Periods at Multiple Levels
- ✓ Company
- ✓ Class
- ✓ Job Type
- ✓ Individual

Employee Status
- ✓ Leave of Absence
- ✓ FMLA
- ✓ Re-hire

Offer of Coverage
- ✓ Track the offer and the response

REPORT

Hours Worked
- ✓ Per Day
- ✓ Per Week
- ✓ Per Pay Period
- ✓ Per Month

To Meet Requirements
- ✓ To Employees
- ✓ To IRS for Section 6055/6056

In Aggregate
- ✓ Report who is in what measurement pool

With regulations like the **Employer Shared Responsibility Tax** coming into effect in **2015**, employers can expect to face a number of reporting and compliance requirements along with associated tax liabilities and penalties.

Aimed at minimizing one's ACA compliance risk, **CBIZ ACA CheckPoint** is an integrated management tool designed to provide continually updated ACA monitoring, reporting, and documentation.

CBIZ®

IRS Reporting | Requirements

Who Must File

Employers with **50+** FTEEs

Forms to be Filed

Forms 1094 and 1095 B & C

Purpose

To provide evidence to employees and the IRS that the employer has offered **minimum essential** health care coverage (MEC) meeting **minimum value** to its Full-Time Employees

Filing Deadlines

For Calendar Year 2015, filing in 2016 – then annually to employees by **January 31st**.

Employers with > 250 FTEEs must electronically file copies with the IRS and submit a transmittal Form 1094-C by **March 31st**.

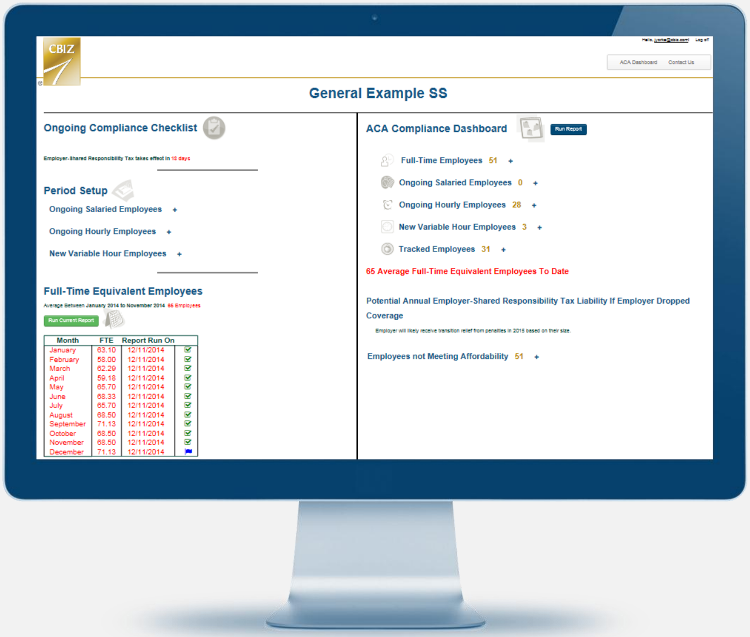
Information Required

- Number of FTEEs for each month during calendar year
- Identifying information for each FTE including
  - ✓Name
  - ✓Address
  - ✓Taxpayer ID/SS#
- Certification by month that FTEs were given opportunity to enroll in minimum essential coverage
- Monthly information about plan coverage, including employee's share of cost

IRC 6055
6056

CBIZ ACA CheckPoint | The Dashboard

- Allows Applicable Large Employers (ALEs) to track employee hours worked throughout a designated period of time
  - ✓ Determines which employees are full-time and must be offered “minimum essential” health coverage to avoid potential penalties.
- Enables employers to manage their ACA compliance
  - ✓ Can make informed decisions about their workforce, such as knowing which employees are eligible for benefits based upon their full-time status.



Smaller businesses with fewer than 50 FTEs (*particularly those that are growing or that employ seasonal or variable hour staff*) will want to regularly monitor their workforce to know where they stand in relation to the 50 FTEE threshold that may trigger Employer Shared Responsibility tax liability.

Benefits exchange 101

Public Exchanges

Run by federal or state government

- Where people go to get their subsidies
- Often offer medical plans only

Private Active Exchanges

Run by private 3rd parties, including brokers, insurers, etc.

- A better way to deliver employer-sponsored benefits
- May include a broad range of benefit types

Private Retiree Exchanges

Run by private 3rd parties including brokers, insurers, etc.

- Expands health plan options for retirees - often include private insurance, Medicare Advantage & Part D, and Medicaid

Private Individual Exchanges

Run by private 3rd parties including brokers, insurers, etc.

- Offers individual plans and port to public exchange
- Aimed at pre-65 retirees and PT workers

LIAZON

Why is the defined contribution and exchange model beneficial for employees?

An exchange is the vehicle that enables a defined contribution funding strategy to work to the employees' advantage

- Puts control over a personal decision in the right hands
- Allows flexibility from year to year
- Provides comprehensive coverage ("total protection")
- Leads to smarter utilization of benefits

LIAZON

Takeaways from 8 years and hundreds of thousands of enrollments

100% buy a different benefits package

~80% buy a different health insurance plan
- Most buy something cheaper
- People rarely cluster into one or two plans

~70% Dental Insurance
- Even distribution across plans

~70% Disability Insurance (40% STD; 45% LTD)

~50% HSA-qualified plans

~50% Vision Insurance

~40% Life Insurance
- Dramatic increases in policy amount

~30% Supplemental Health Insurance (accident, CI, hospital)

~15% Pet, Telemedicine, Legal, Wellness, etc.

In Year 2, 65% remain the same, 25% evolve, 10% make radical changes

LIAZON

II

CBIZ Employee Services Organization Core Services

Benefits Consulting Core Services

Group Health & Welfare
- Employee Benefits Consulting
- Captive Insurance
- Private Exchanges

Benefits Administration
- Solutions for Enrollment, Communication, and Efficiency

Employee Health Risk Management
- Wellbeing Solutions
- On-site Clinic Consulting

Voluntary Benefits
- Reduce Out of Pocket Costs
- Enhance Employee Benefit Packages

Actuarial Services

Pharmacy Benefit Consulting

Regulatory Affairs & Compliance

Employee Engagement & Communication

Human Capital Management Core Services

Payroll
- Payentry (Cloud-based)
- M3 (Installed)

EMS (HRIS)
- Professional
- Premium
  Applicant Tracker
  Time & Attendance

Time & Labor Management
- Time Solutions
- Timeforce
- EMS Time & Attendance

COBRA
- Retiree Billing
- Leave of Absence
- COBRA Administration

FLEX
- Section 125
- HRA
- POP
- Section 132
- HSA

HRO
- HR Consulting
- HR Compliance
- Employee Onboarding
- Benefits & Leave of Absence Administration
- Payroll Processing
- Performance Management & Training

Ancillary
- Workers Compensation Pay-as-you-Go
- PayCards
- Paradigm
- Background Checks
- HR Solutions – online library and phone consult

Integrated Services
- 401K/403b retirement reporting
- General Ledger (GL)
- Point Of Sales (POS) system

III

Benefits Consulting Core Services

(Provided at no additional cost to negotiated commissions/fee structure)

Group Health & Welfare

Employee Benefits Consulting

Plan Review

- Strategy/Planning to include defining, prioritizing and documenting corporate and benefit plan objectives
  - Develop short and long term plans with project action timeline(s)
  - Develop History Document to evaluate past actions / decisions
- New Case Review
  - Efficacy of existing plan designs / actuarial values / premium rate steerage for plan(s) sustainability
  - Determine "at risk" elements and provide understanding of risk / liability / cost / reporting requirements
  - Review contracts, agreements, plan documents, certificates, SPDs, PDs, amendments, SBCs, etc.
    - Identify areas needed for negotiation to ensure all "client friendly" terms and provisions
    - Coordinate review to evaluate compliance with state and federal regulations / requirements
  - Evaluate administrative / billing practices (in accordance with policy provisions and benefits)
  - Evaluate and monitor financial ratings and accreditations
    - Identify underperforming vendor relationships and recommend "best in class" changes
    - Assess and monitor carrier / vendor service and support levels
    - Negotiate performance guarantees where possible
  - Define action plan(s) / implementation time tables for accountability / progress management

Financial Analysis / Data Analytics and Benchmarking

- Dedicated Finance Team (including underwriter and actuary, when needed)
- Review Monthly, Quarterly Claims and Financial Review to include Enrollment / Utilization Review
  - Provide detailed claims analysis / implications including review / monitoring of large claims activity
  - Illustrate claims experience / financial review and analysis against projections / budget
    - Based on availability of information from insurer / vendor(s)
  - Ongoing review of plan(s) for MEC and AV and appropriate pricing / modeling to avoid ACA penalties
  - Analyze available utilization data and cost containment results to create actionable items
  - Perform trend analysis from available diagnostic and normative data
    - Watch potential impact if Cadillac Tax not repealed
  - Provide reporting solutions based on internal information / budget needs
  - Projections of funding levels and contribution modeling
    - Attention to stability and sustainability of plan
  - Evaluate current cost of benefits verses effectiveness of plan design(s)
- Pre-renewal meeting 180 days in advance of renewal date
- Receive and negotiate renewal rates with carrier (request early releases)
- Negotiate renewal rates using alternate vendors for leverage or potential change
- Evaluate and model alternate plan design options and potential feasibility of self-funded option
- PharmD available to review pharmacy experience and clinical recommendations

Plan Marketing and Renewals

- Dedicated Marketing Manager and Team
- Establish annual calendar of events for plan(s) monitoring / compliance and renewal process
- Develop project action timelines
- Review carrier / vendor underwriting methodology, experience data, assumptions for accuracy and logic
  - Use internal underwriter's analysis for leverage with carrier / vendor's renewal action
  - Negotiate and perform critical analysis and comparison of any mandated or suggested benefit change(s)
- Draft bid specifications, evaluation criteria and analyze bid responses (marketing or for leverage)
  - Provide renewal recommendations including cost impact / alternative plan changes / network or pharmacy changes with financial and member impact analysis
  - Propose options for maintaining / improving competitiveness of benefit program
- Finalize program design(s), develop rates, employee / employer contributions
- Prepare renewal binder with Executive Summary, recommendations, cost impact and supporting data
- Skilled at addressing special needs or coverage issues
  - Medicare, coverage for part-time, non-benefit eligible needs or retiree coverage / assistance

Implementation, Communication and/or Annual Enrollment

- Construct project / enrollment timelines
- Conduct / arrange implementation meeting(s) with vendors for new / changes to program(s)
- Develop employee communication and enrollment strategy
  - Design announcement letters and benefit outline summaries
  - Coordinate carrier / vendor sponsored communication materials
  - Prepare custom presentations / webinars / benefit guide (electronic benefit guide for hand-held devices)
    - Develop Brainsharks / presentations geared to employee education
  - Conduct annual enrollment meetings / track attendance
  - Incorporate all required / mandated state and federal notices
  - Incorporate health / wellness events or strategies
- Finalize / coordinate information to be included in employee enrollment packets
- Complete all required documents and contracts
  - Review for accuracy and sold criteria (post implementation)
- Include technology solutions for communication and enrollment, if desired

Regulatory Affairs and Compliance

- In-house Regulatory Affairs Attorney and Staff
- Assist with federal and state requirements (COBRA, FMLA, ACA, etc.)
- Provide proactive updates on pending legislative issues with required actions / impact(s) identified
- Provide "For Your Benefit Booklet" for HR Department and staff
- Compliance checklists and review Regulatory Compliance Calendar
- Regulatory Updates – "Benefit Beat"
- Time Sensitive Communication – "At Issue"
- Periodic and timely access to webcast and compliance sessions
- Annual HIPAA Privacy and Security training webinar to comply with employer's annual compliance
- Health Care Reform Regulatory Updates

- Health Care Reform Analyzer
- Provide assistance with ERISA compliance, including needed document(s)
- Review or arrange non-discrimination testing for all applicable plan(s)
- Review Regulatory Compliance Calendar
- Annual Form 5500s requirement for completeness and compliance
  - Immediately determine if Annual Filings should be made (Applicable if / when EMC Security reaches 100 or more covered participants.)

Account Management Services

- Dedicated Senior Account Manager
  - Manages day to day issues
    - Liaison between insurers / vendors
    - Reviews, confirms and manages changes to all agreements / documents, etc.
    - Reviews all post renewal / changes to assure negotiated items and changes are executed
    - Sets and monitors goals and performance and reports to client
    - Coordinates and reviews plan performance
  - Implementation, Enrollment and Technology Platform services
  - Claim, billing and service issues
  - Compliance assistance
  - “Quarterback” for all services needed

Employee Advocacy Services

- Dedicated Senior Employee Advocate
  - Liaison between employee and carrier / vendors for employee issues
  - Specializes in escalated issues
  - Dedicated access / email

Human Resource Support and Guidance

- CBIZ HR Solutions
  - Full team of Human Resource Specialists
  - Access to four (4) hours or HR assistance – via phone or mail
    - Benefits & Compensation
    - Compliance
    - Leaves of Absences
    - Performance and Productivity
    - Equal Employment Opportunity
    - Risk and Management Safety
    - Recruiting, Selection and Staffing
  - Model Documents and Forms
    - HR Policy Handbook
    - Personnel Forms
    - Promotion and Transfer Policies

    - Health and Safety Policy
    - Leave Policies and Forms
  - Productivity Tools
    - Job Descriptions
    - Performance tool to facilitate preparation of employee reviews
  - News and Articles
    - Current trends
    - Timely subjects
    - Best practices

Technology

- Top-tier consulting backed by our integrated, cloud-based HRIS platform to provide extensive automation for all HR-related activities
- Proficient knowledge experience with other technology providers based on individual client needs

CBIZ University *(outside Scope of Services, additional cost)*

- Cost effective way to deliver consistent employee training
- On-line learning management system which provides flexibility to offer training courses quickly and efficiently
- 400+ e-learning modules concluding with evaluation test
  - HR Compliance (Employees and Supervisors)
  - Communicating Effectively at Work
  - Leadership (Employees and Supervisors)
  - Sales Training
  - Wellness
  - Environmental Compliance and Regulatory Analysis
  - Workplace Safety

Employee Health Risk Management

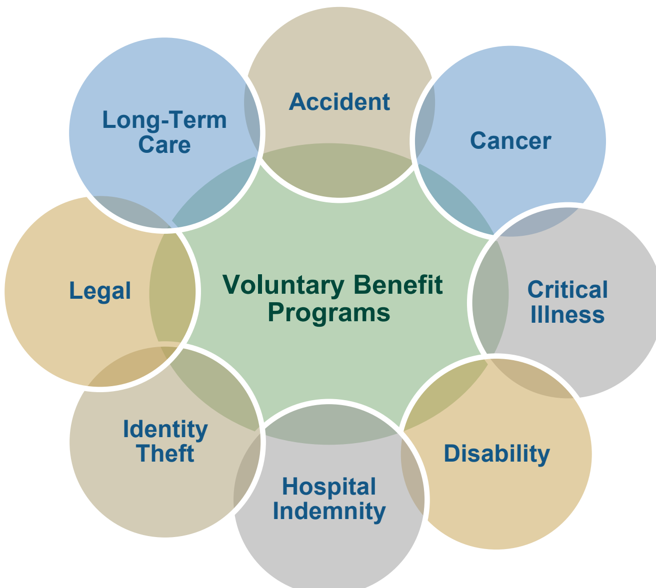
Wellbeing Solutions

- Dedicated Wellness Consultant
- Wellbeing Insights Newsletter
- Wellbeing and engagement strategy, calendar, and budget development
- Evidence-based tactics to reduce health and wellbeing risks
- On-site wellbeing coordinators to execute strategy
- RFP and oversight of vendor processes
- Return on Investment and Value of Investment analysis
- Skilled at negotiating Wellness Funds from certain insurers
- Resource for compliance with wellness regulatory issues

Voluntary Benefits

Benefits Solution

- Skilled Team Members for developing and helping implement benefits strategy and means to help Voluntary Benefits as part of an integrated healthcare solution.
  - Tool to help employees receive direct reimbursement for their out of pocket expenses under High deductible Health Plans (HDHP) and provide other benefits of value, e.g. Legal, Identity Theft, etc..
  - Tool to assist employers implement HDHP's generating benefit plan savings while continuing to provide employee options to enhance their benefit packages.



Private Exchanges

- Private Exchange consulting

Captive Insurance Programs

- Group captives review / evaluation

IV

Human Capital Management Core Services

(Provided at additional cost)

Payroll

Features include

- Cloud based or PC based software for easy, fast and accurate processing.
- Paycheck/Statement printing and distribution
- Detailed management reports (payroll, tax, general ledger, census)
- Quarterly payroll tax return preparation and filing
- W-2 & 1099 preparation at year-end
- Garnishments
- Time-off Accrual tracking
- Direct Deposit; Check signing and handling
- Custom general ledger
- Retirement plan reporting
- New hire reporting
- Workers compensation reports
- Personnel data

EMS (HRIS)

Professional

- Integration with CBIZ Payroll
- **Benefits Management -** with online open enrollment - Allows employees to enroll in and administer their benefits in one central system - Allows administrators to approve and manage employee benefit information online.
- **Employee Portal** - Employees easily enroll in or change all aspects of their benefits and other HR related information.
- **Time off management** – Employees can request time off and view available time off balances from the Employee Portal. Automatically routes requests to the appropriate manager for approval.
- **Workflows** – Let's client define the necessary tasks involved in workflows, and assign those tasks to the appropriate resources.

Premium

All of the features included in the Professional version plus:

- **Applicant Tracking** - Provides applicants a professional looking site for searching and applying for jobs. Let's administrators easily view and compare applicant profiles according to job requisition.
- **Performance Management** - Allows you to automate the employee review process, and eliminates the need for paper-based review forms. Let's you assign measurable goals to your employees and allows you to easily monitor employee progress against the goals you set.
- **Training & Certification tracking** – Workflow reminders when a training item is coming up on expiration.
- **Wellness -** Allows you to monitor, track and run reports on employee progress toward wellness goals.
- **Surveys** - Permits you to easily and quickly develop meaningful surveys.

Time & Labor Management (requires CBIZ Payroll services)

Small Business & Enterprise Solutions

(Small Business Solution)

- Physical & web clocks, Employee Self Service, Time off Management & Scheduling

Premier Time and Labor Solutions

(Enterprise Solution)

- More robust functionality for large clients or complex scheduling
- Physical & web clocks, Employee Self Service, Time off Management & Scheduling

EMS Time and Attendance

(Fully Integrated Solution)

- Web clock or US 10 Biometric Physical Clock (Purchase only)
- Add on to CBIZ EMS Professional or Premium

COBRA

COBRA Administration

- Generally, companies with more than 20 employees are subject to COBRA
- CBIZ sends out initial COBRA notice, qualifying event notices and terminated employee notices
- Online employee and employer access
- Multiple payment options

Retiree Billing

- Welcome kit including summary of benefits, payment instructions and recurring ACH draft services
- Provide access to their account via secure member portal
- Provides employer with end of billing period reports and check (ACA) for payments received during billing period (month)

Leave of Absence Billing

- Provide employees with introductory instruction letter, payment coupons and ACH draft service
- Provide access to their account via secure member portal
- Provide the employer with end of billing period reports and check (ACA) for payments received during billing period (month)

Flex

Section 125

- Flexible Spending Account (FSA)
- Integrated with CBIZ Payroll
- Save pre-tax dollars for health care and/or dependent care
    - **Includes -** Plan Document, Non-Discrimination Testing, 5500 filing, and Debit Cards

HRA

- Health Reimbursement Arrangement
- Employer funded plan (no employee deductions)
- No IRS limit, unused balances roll forward
- Can be used with FSA's

POP

- Allows employees to pay their share of insurance premiums with pre-tax dollars

Section 132

- Allows employees to save pre-tax dollars to pay for parking or mass transit expenses
- Maximum monthly contributions are set

HSA (Health Savings Account)

- Must be enrolled in a high-deductible health plan to qualify
- Medical savings account in which you can set aside pre-tax dollars
- Unused funds are not forfeited, it continues to grow tax-deferred
- Withdrawals to pay qualified medical expenses are not taxed.

Human Resource Outsourcing (HRO)

Employee Onboarding

- Ensure an efficient on-boarding process
- Manage pre-employment requirements

HR Compliance

- Provides information on federal, state, and local laws
- Create and/or review Employee Handbook

Benefits and Leave of Absence Administration

- Manage new hire benefit elections
- Administer, coordinate, and track leaves of absence

Payroll Processing

- Enter child supports and garnishments
- Complete payroll data entry for client approval

Performance Management & Training

- Develop and manage performance reviews
- Assist with disciplinary action process

HR Consulting

- HR process review and improvements
- Employee engagement surveys

Ancillary/Other Services

The Hartford – Workers Compensation

- Integrated with CBIZ Payroll

Paycards: Skylight Financial

Paycard for employees without bank accounts

- Can be used at more than one million ATM's
- Employees will receive free Skylight check to pay bills or receive cash
- Funds are FDIC insured
- Request a second card and you can transfer money between accounts

Tax Credits: Paradigm

Tax credits for Federal and State returns for hiring employees that meet certain criteria.
These include:

- Work Opportunity Tax Credit (WOTC); HUD and Enterprise Zone credits
- Veteran hiring credits; State based hiring credits
- Paradigm handles screening and generates the credits to help clients utilize their tax return

Background Checks/Drug Testing: Aurico

Provides:

- Background screening & Drug Testing
- Selection assessments
- Electronic I-9 & e-verify
- Integrity & accident hotline

Workers Compensation Pay-as-you-Go

- Integrated with CBIZ Payroll
- Calculations based on actual client Payroll which reduces potential for year-end audit
- Does not require 20-30% upfront deposit typically required for workers compensation
- Sends alert prior to collecting payment and 24/7 access to premium calculation and payment history via secure sites

HR Solutions

- Online HR information portal that gives you quick access to resources and information
- Live Hotline included with 4 hours per month of live assistance with HR professionals

Risk and Advisory Services / Cybersecurity

- **Cost Recovery Services -** With the help of our proprietary programs, you can identify, assess and maintain the areas of your business where overcharges and financial leakage may occur.
- **Cybersecurity -** We help strengthen your protection against a potential cyber-attack through risk assessments and evaluations.

- **Enterprise Risk Management -** Our structured and disciplined approach to managing risk helps improve your company's ability to evaluate and manage the uncertainties it faces from unauthorized access, use, disclosure, disruption, modification or destruction to ensure its availability, confidentiality, and integrity.

Integrated Services

401K

- Basic
  - Company is configured with retirement setup (company match, employee deferrals, etc.)
  - Report/File created and installed for PC client
  - Report/File created, printed, and shipped for Web client
  - FTP (Setup + Monthly Fee)
  - Report/File/Data electronically sent to a secure FTP site
- Preferred
  - Data and Money sent securely to administrator
  - Vendors include: Voya (AETNA/ING), Ascensus, Empower, John Hancock, Mutual of Omaha, Nationwide, Principal Financial, CBIZ Benexx, and TransAmerica
  - Secure Stream (Setup + Per Processing Fee)
  - Data and Money sent securely to Administrator
  - Standard M3 report shipped or printed by client (.pdf format)
  - Employee changes from Administrator are updated in m3/Payentry.com

Thank You!

our business
is growing yours