



Benefits Operating System™



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www.commoncensus.com

www.commonbenefits.com

www.MyOwnBenefits.com

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- New HR Resource
- Transamerica & Languages
- New Products Available
- HR Clerk is coming

New HR Resource

Common Benefits adds outstanding new resource for HR and employees.

- FAQ for all major areas such as COBRA, HIPAA, HRA & HSA
- Thousands of pages of HR
- Federal and State information
- Hundreds of downloadable forms
- How to hire and terminate workers -- helps prevent wrongful termination
- Down load full Employee Handbook and edit to suit your needs
- Available for HR and Employees
- Tax and Veterans information
- Calendar of important HR dates
- Automatically kept current

New Products

- Boston Mutual : Critical Care
- Legal Club
- Illinois Mutual :Accident, STD, Whole Life
- Protective Life: CI and Life updates
- Security Mutual : Secure UL2 & WL2

Transamerica Embraces Languages

Transamerica Worksite Marketing (TWM) adds Chinese and Vietnamese versions of Transchoice. "This is just the beginning", says Randy Clarkson, President of TWM. "*We need to be able to serve our clients who use English as a second language whether they are enrolling on a laptop or the Internet.*"

America is changing and TWM is leading the way with insurance for our new citizens. *We will continue to add languages and expand into our other products* to serve our customers."

Common Census & Common Benefits TWM portfolio is:

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|---|--|
| • T\$AVER and TAC-\$AVER (Universal Life) | • TransChoice (limited medical benefits) |
| • TAC\$Advantage (Term Life) | • TransConnect (supplemental medical) |
| • AccidentSelect | • CancerSelect |
| • CriticalAssistance | • Disability Income Select |

Common Census and Common Benefits facilitate employee benefit management in 15 languages. "It is only logical that we want consumers to understand what it is they are buying", added Connie Whitlock, Chief Operations Officer. "*It not only better serves our clients, it absolutely expands ours markets.*" We have opportunities today because we have this capacity and *like Internet use, Multilanguage use is only expanding.*"

HR Clerk: A convenient way to outsource HR Administration

Common Benefits currently has a feature that allows employees to "enroll" in benefits online subject to review by HR for final approval. *Now employers can delegate this role to a third party administrator, insurance advisor or broker as the "outsourced HR supervisor"*. Common Benefits will deploy the **HR CLERK in Q3 2007**. In Clerk mode, HR staff at your company will be able to complete tasks; however everything they do pertaining to benefit administration will be subordinated for approval by the "outsourced HR supervisor". HR and their staff will retain access to all the information about employees while delegating the actual "administration" of these responsibilities. This is ideal if you are unsure about how to administer plans or if your HR has other tasks to complete.

Third party administrators & Brokers that are using Common Benefits have a handy tool that lets them see if any employee or HR Clerk has made a request. The "super-view" lists all the companies in alpha order with columns for changes that are in need of processing. Once accessed, each "change session" usually takes a minute because the user processes only change requests (by field) and does not have to review the entire record. Everything is on one scrollable screen and changes are attended by email confirmations. **This upgrade is FREE.**