

Looking for a Single Source Solution for Your Benefits Administration Needs?

trusted

experienced

efficient

best practices



BENEFITS ADMINISTRATION SOLUTIONS

ADP National Account Services is the world's leading provider of human resources administrative services.

If your Human Resources (HR) department is expected to:

- Find and retain good people.
- Effectively run the company's HR, benefits, and payroll processes.
- Play a strategic role and contribute to the company's bottom line.



ADP Can Help

ADP is dedicated to easing HR, benefits, and payroll administrative burdens. Our innovative service offerings give you a simple, flexible, yet comprehensive way to provide superior HR services. We manage the administrative work while you focus on keeping your business competitive and successful.



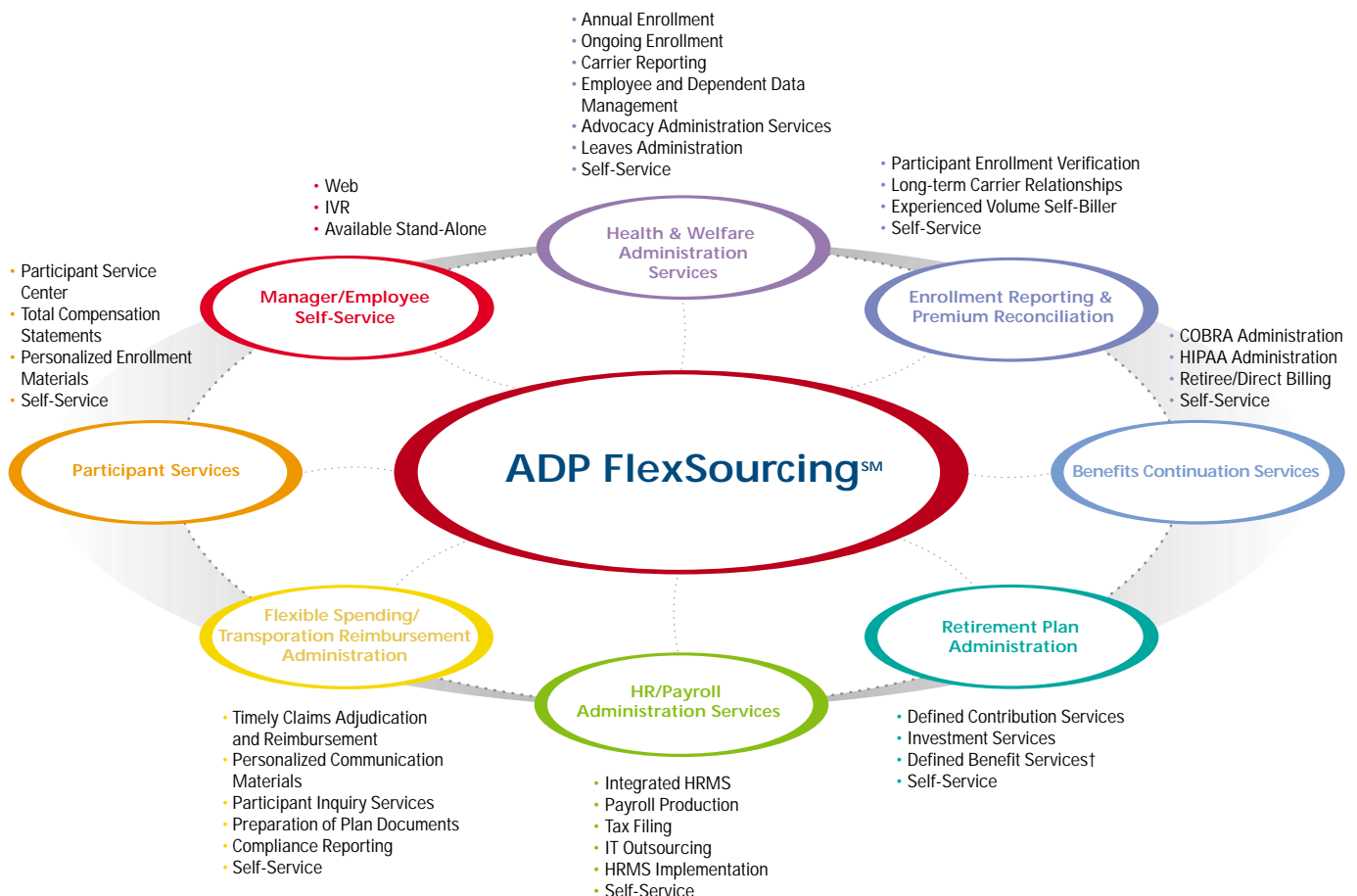
Comprehensive ADP FlexSourcingSM Options

ADP is a leading provider of comprehensive, integrated HR, benefits, and payroll solutions today. Through the FlexSourcing service model, you can choose the right solution set to meet your company's needs.

No matter which ADP solution you choose, you gain the advantages of "best practice" HR methods without a sizable investment. Our years of experience, dedicated HR and benefits professionals, streamlined processes, and enabling technology combine to effectively support your needs. We understand the importance of critical activities such as flexible eligibility and enrollment processes, clearly articulated participant communications, and accurate and timely paychecks. Our responsiveness and commitment to providing world class service are demonstrated in every interaction between ADP, your HR department, and your employees.

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Outsourcing
to ADP enabled
us to more rapidly
support our
corporate
HR management
objectives.
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Linda Trupiano,
Director of Financial Operations,
Lifespan



Tailored Health & Welfare Solutions to Meet Your Needs

ADP Health & Welfare Administration solutions can be customized to meet your needs. You can form your own solution set or select one of the tailored solutions we have developed with you in mind. Our tailored applications range from a client-administered Health & Welfare solution to one that is completely outsourced and fully integrated across all HR, benefits, and payroll areas.

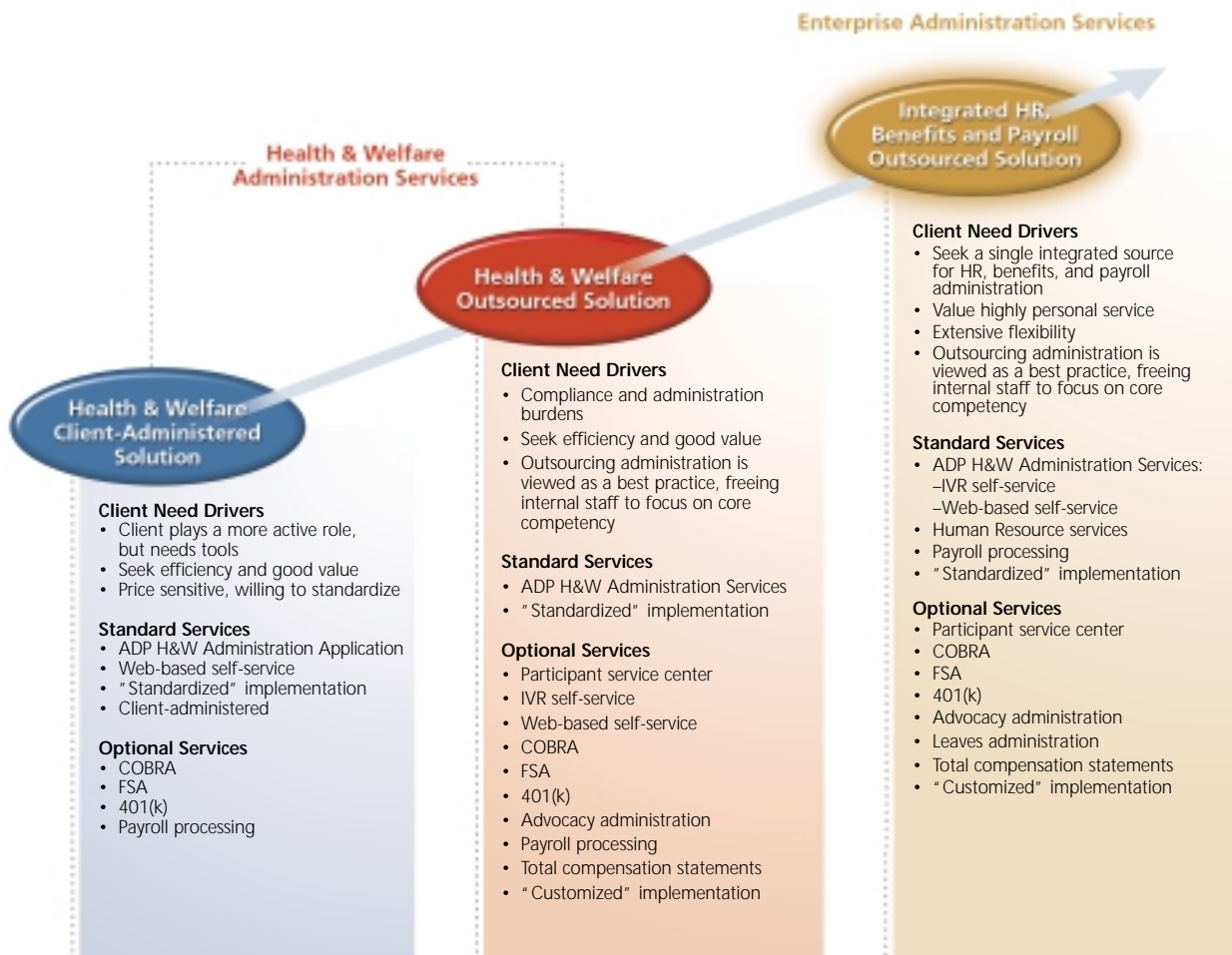
Health & Welfare Client-Administered Solution

With this option, clients can administer the application themselves. Clients are supported by ADP's professional implementation services, administration tools, and hosting services. This

approach helps clients who want to ease administrative burdens and gain efficiency and good value, but are also price sensitive and willing to standardize. Optional services include COBRA, FSA, 401(k) administration, and payroll processing.

Health & Welfare Outsourced Solution

ADP Health & Welfare Administration Services offers clients the ability to outsource all aspects of their health and welfare administration, including their participant service center, IVR, and/or Web-based self-service, while gaining efficiency and good value through a standardized approach.





By using either the client-administered or outsourced approach, you benefit.

Cost Effective: Reduce IT costs to buy, install, and keep systems upgraded, while minimizing staffing requirements for handling administrative issues. At the same time, use a standardized and proven implementation to avoid expensive customizations that may not be needed.

e-Powered: Through Internet-based systems, you can provide both employees and managers with access to benefits information 24 hours a day, 7 days a week, from any location. The intuitive nature of the Web-based, self-service applications also eliminates the need for training and makes the enrollment process easier, faster, and more efficient.

Best Practices: Gain health and welfare solutions that are designed to accommodate real-world administrative challenges. Systems are compliance-oriented and based on proven methodologies. All solutions can also be interfaced with other ADP services,

including COBRA, FSA, Advocacy Administration, and retirement plan administration, as well as participant and payroll processing services.

Enterprise Administration Services

Clients seeking a more comprehensive, fully-integrated HR, benefits, and payroll solution are best served with ADP Enterprise Administration Services. Under this service, even the largest, most de-centralized client organization can select a standardized or customized outsourcing solution tailored to meet its unique needs and complex requirements.

Completely Flexible: Use either a standardized or customized approach to implementing any solution, including employee self-service applications. Any number of ADP benefits services can be combined with ADP HR and payroll processing solutions. Clients can receive Service Center support, IVR, and/or Web-based self-service.

Powerful: Employ all of the power and advantages of the Internet. ADP Enterprise HRMS is the

ADP Enterprise Administration Delivery Model



ADP Enterprise HRMS is the foundation for delivering a full suite of integrated HR, benefits, and payroll solutions.



industry's first integrated, Web-based platform for HR, benefits, and payroll. The Java-based, 3-tier architecture runs as a "thin client" over the Internet or virtual private networks.

Through a host of powerful options, we can accommodate real-world administrative challenges, such as complex eligibility rules, varying cost and contribution calculations, communications, and ongoing administrative needs.

Seamlessly Integrated: Increase data integrity and view changes in real-time by integrating all of your HR, benefits, and payroll services.

As with all of our solutions, systems are compliance-oriented and based on proven methodologies. All health and welfare services can also be interfaced with other ADP services, including COBRA, FSA, Advocacy Administration, Leaves Administration, and retirement plan administration.

Additional Advantages

Both ADP Health & Welfare Administration Services and ADP Enterprise Administration Services are supported by:

World Class Service Center

By outsourcing health and welfare to ADP, you gain access to a World Class Service Center that acts as a natural extension of your HR Department.

- Call centers handle over 100,000 calls per month.
- HR assistants are client certified and trained to handle in a professional manner even the emotionally charged life issues that employees face.
- Skills-based routing technology provides for effective issue resolution in a timely manner.
- Hypertext, knowledge-based systems and case management tools enable HR assistants to answer questions knowledgeably and in a manner consistent with how our clients would answer them.
- Service metrics ensure that performance is measured and standards are met.

Leading Technology

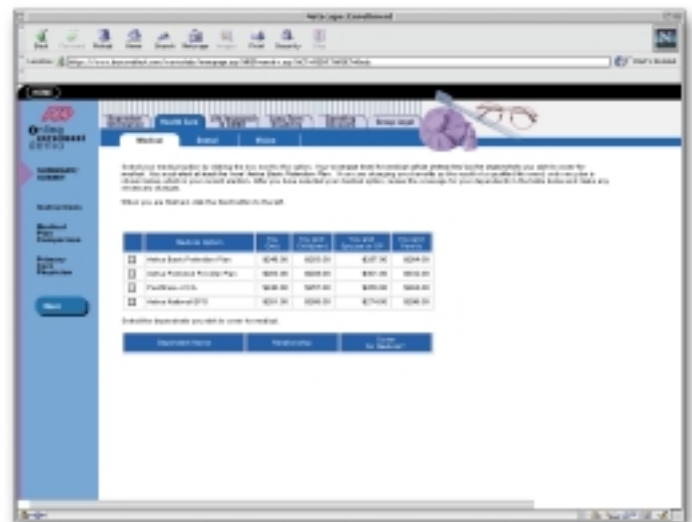
We keep you current with leading technology.

- All ADP solutions are continually improved with innovative technology enhancements.
- By leveraging ADP Enterprise HRMS, all of your HR, benefits, and payroll services and data can be integrated.
- With ADP hosting your application, your IT staff doesn't have to learn, maintain, and upgrade systems. ADP hosts HR applications for over 300 clients.

Employee and Manager Self-Service

Both employee and manager self-service options are available for any ADP outsourced Health & Welfare service and are based on each client's needs and complexity.

- Select either standard self-service functions or a customized application specific to your benefits requirements.
- Common business rules streamline implementation for both Web and IVR. Web-based tools keep transaction costs down. The Web tools are also designed to be easy to use. They are intuitive so that training is not necessary.



Online benefits enrollment

Health & Welfare Administration Experience

Unlike many technology companies, ADP has over 13 years of health and welfare administration experience, and skillfully uses technology to streamline and facilitate effective administration of HR, benefits, and payroll.

Number of H&W service associates: 1,500 +

Number of clients: 1,000 +

Average H&W client size: 14,500 employees

Open enrollment packets distributed annually: 4.3 million

Service center calls annually: 1.2 million +

FSA checks processed annually: 200,000 +

COBRA participants administered annually: 115,000 +

Premiums paid annually to over 460 carriers: \$1 billion +



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