

An introduction to  
**Frenkel Benefits**  
and the Benefits Advisor Relationship



**Experience That Directly Benefits You**

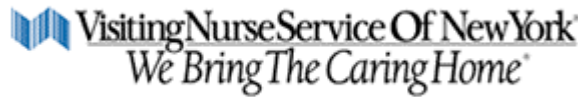


O A K H I L L

STROOCK



FRAGOMEN



JONES APPAREL GROUP



*Hudson News*



## Adaptive Service Process

We adapt to your preferences in supporting you with the industry's most extensive range of specialized services.



## The Benefits Advisor Relationship

Frenkel Benefits goes beyond the traditional broker role to deliver **coordinated strategic services** that support your objectives in critical areas:



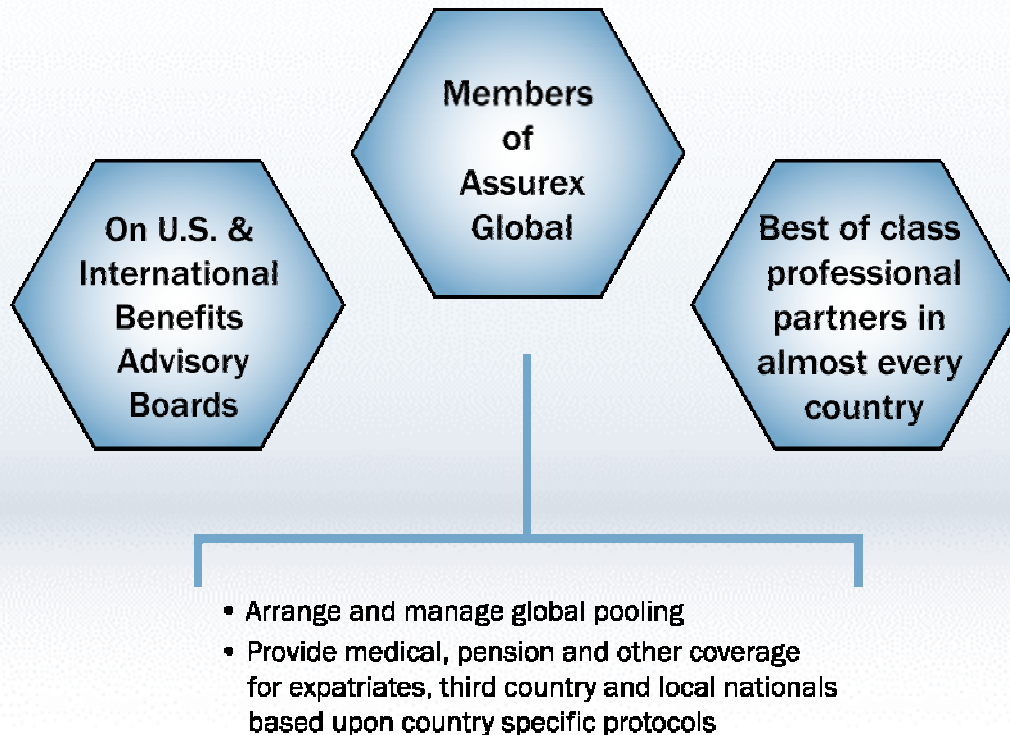
## Plan Strategy and Performance

We look past the spreadsheet and temporary fixes to find the *lowest effective cost* that sustains a successful program across multiple plan years.



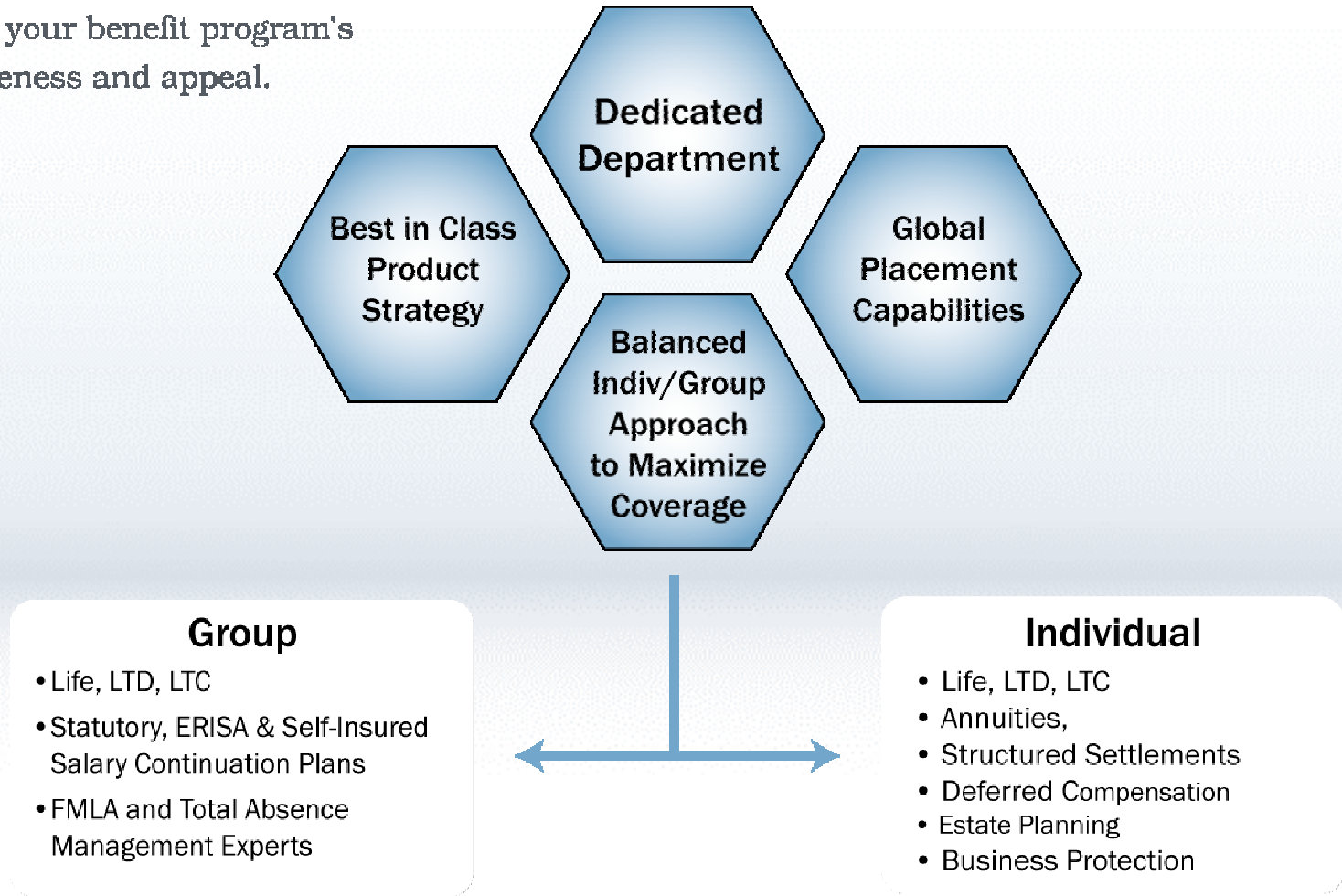
## **Global Benefits Management**

Frenkel Benefits is uniquely positioned to support international benefits programs.



## Asset Protection Services

We focus on this area as a crucial element of your benefit program's competitiveness and appeal.





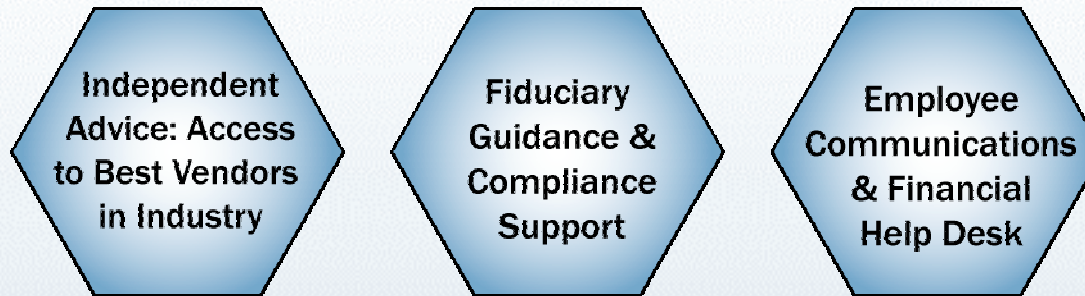
## **Voluntary Benefits**

We approach voluntary plans as an integral part of your benefits strategy- and a key player in employee satisfaction.



## Retirement Services

We will add the expertise to help you achieve your goals - and concrete support services to lift the burden of managing the program from your shoulders.



- **Dedicated specialists focusing on delivering retirement plan consulting services.**
- **Services and strategies designed to help protect plan fiduciaries from personal and corporate financial loss.**
- **Focused on enhancing retirement incomes of plan participants.**

## **Human Resources Support**

We deliver the industry's most extensive HR support services to significantly extend the reach and effectiveness of your benefits program.



## Employee Communications & Surveys

We provide a full-service communications department producing a wide range of communications to execute your HR communications and branding strategy.



### Open Enrollment 2008/2009

#### From The President



This has been another difficult year for health care consumers. Based on health care utilization and claims made by our employees and their dependents in the past twelve months, ABC initially received a 27% increase in premiums for our Aetna plans beginning with the next plan year (July 1, 2008).

This amount was negotiated down but only to an increase of 24%. Still feeling that this was too high an amount to pass on to employees enrolled in our Aetna plans, we decided to make two plan changes bringing the increase down to 20%.

#### 2008/2009 Changes

The two changes to our Aetna plans are:

- The prescription drug co-pay will be \$15/generic, \$30/brand-name formulary, \$50/brand name, non-formulary for both the Aetna EPO (in network only) and POS (in- and out-of-network) plans.
- The physician office visit co-pay for the POS plan will be \$25 for a Primary Care Physician (PCP) and \$35 for a specialist visit.

ABC pays the majority of medical coverage premiums for employees and their dependents – approximately 70%. While the dollar amount you pay may increase, the percentage of the premium for the coming plan year remains the same as last year.

In spite of the increase in our premiums we've enjoyed a good working relationship with Aetna in the year since joining them and look forward to a continued relationship. Members in the HIP HMO will see an 11% increase in their share of the premium with no plan design changes.

The Aetna DMO and POS dental insurance plans remain unchanged with a nominal increase in premiums. Here, too, while the employee contribution will increase slightly, the percentage of the employee contribution remains the same as last year.

We are working hard to keep costs down and continue to offer a competitive, comprehensive benefits package. We recognize that you are just as concerned with healthcare costs as we are. This is a team effort. To make any impact on the cost of coverage in the future, all of us must continue to be smart consumers of healthcare and strive for healthy lifestyles.

– Susan Smith

#### Benefits Fair

ABC will hold a Benefits Fair on **Monday, June 9<sup>th</sup> from 8:30 am to 1:00 pm at 1000 Main Street, 2<sup>nd</sup> Floor, Room 10**. Representatives from Aetna, HIP, Benefit Resource (PSA/Dependent Care), Corporate Counseling Associates (EAP), Farmington Company (voluntary benefits) and our benefits advisor, Frenkel Benefits will be available to answer your questions and assist you in making an informed decision about your benefits needs for the coming year. PLEASE ATTEND!

Please review your benefit needs for the 2008/2009 plan year carefully. The annual open enrollment period is the one time during the year when you can make changes to your current elections unless you experience a qualifying event during the year (marriage, divorce, birth, adoption etc.).



## HR-BENEFITS NEWSLETTER

Spring 2008

### ATTEND ONE OF OUR REGIONAL OPEN ENROLLMENT SESSIONS

We are holding a series of open enrollment sessions for Spring 2008 that will take place 4/4/08 through 4/12/08.

We would like to invite you to attend one of the following sessions to keep abreast of benefits developments in CAS, FSA and 403(b) areas.

Region	Date	Time	Location
Center-West	4/4/08	9:00am - 12:00pm 1:00pm - 2:00 pm	4th Floor Class Room #1
BSI	4/5/08	10:00am - 2:00pm	Conference Room; 10:00am - 1:30 pm Cafeteria; 1:30pm - 2:00 pm
LIBS	4/6/08	9:00am - 11:00 am 4:00pm - 5:00pm	Conference Room B
NJBS	4/7/08	10:00am - 2:00pm	1st Floor Conference Room
Center East	4/11/08	9:00am-12:00pm 1:30pm-3:00pm	3 <sup>rd</sup> Floor Admin. Conference Room #2
HVIL	4/12/08	10:00am - 1:00pm	Conference Room
HVI	4/12/08	2:00pm - 3:00pm	Conference Room
HVIL			Employees should attend sessions at HVI or HVIL. Please see HVI or HVIL schedule.

### FILE YOUR COMPUTER ASSISTANCE SERVICE (CAS) CLAIM FORMS ON TIME

Remember that with the CAS plan you have 180 days to file your claim for reimbursement of eligible expenses. This grace period begins on the date the expense was incurred.

To review claims status and account balance(s), you can visit [www.ceridian-benefits.com](http://www.ceridian-benefits.com) and access Computer Services. To log in, Enter your Social Security Number and password/pin. First time

users: Your password will be the last 4 digits of your SSN in reverse.

You may also telephone Ceridian at (877) 555-7788.

Enrollment forms are available in each region, in the Outlook HR-Benefits folder (see below), or during the regional open enrollment sessions.

### FIND WHAT YOU NEED AT ABC HUMAN RESOURCES - BENEFITS FOLDER

HR-Benefits forms and a wide range of benefit related information can be found online via your ABC Outlook.

The online library includes forms, SPD's, benefit summaries and much more.

From your ABC Outlook Simply navigate to "All Public Folders," next select "Human Resources" and then select the "Benefits" folder. If you are unable to locate the folder on your desktop, please contact the IT Help Desk at (212) 570-3081.



Healthcare Decision Guide 2008  
ABCCO LTD

### WELCOME TO 2008-2009 OPEN ENROLLMENT

Open enrollment for all full-time, benefit eligible personnel will take place between now and August 20th, with plan elections effective as of September 1, 2008. Please review the enclosed materials and carefully consider your benefits needs for the coming year.

**After the Open Enrollment period, you will not be able to change your health benefits coverage for this plan year, unless there is a qualifying event (birth, marriage, divorce, etc.).**

See below for open enrollment instructions.

### 2008-2009 BENEFITS NEWS

**Contributions:** We are happy to announce that there will be no changes to the medical-vision contribution formula and moderate changes to dental plan contributions. This is great news in an environment in which double digit increases are the norm.

**Plan Changes:** There are virtually no plan changes to your medical, vision, and dental plans. For the Enhanced PPO Plan, there is a "Brand Name" prescription tier increase from \$15 to \$25. The "Non-Preferred Brand" tier will increase from \$30 to \$50.

The 2008-2009 plan year will also see **significant enhancements** to your Life/Accidental Death & Dismemberment (AD&D) and Disability plans:

**IMPROVED Basic Life/AD&D:** Prudential will remain as our insurance provider. Your maximum benefit is now increased from \$10,000 to \$50,000. The only action required is for you to complete a new Beneficiary Designation form.

**IMPROVED Long Term Disability (LTD):** Prudential will be our new provider for LTD coverage. The monthly maximum benefit has been increased from \$12,000 to \$15,000. In addition, the eligibility waiting period for non-exempt employees is now significantly reduced from 5 years to the first of the month following 30 days from date of hire (which means LTD coverage is effective at the same time as your other benefits).

**INCREASED Maximum Voluntary Life/AD&D Coverage:** The maximum amount of voluntary life/AD&D insurance you may purchase for yourself will increase from \$500,000 to \$750,000.

### Introducing Business Travel Accident Insurance

ABCCO values the well being of our employees and their families. Beginning September 1, we will provide CIGNA Business Travel Accident coverage to ensure that you and your family are protected should an unfortunate incident occur while you are on a business trip.

### Open Enrollment Steps

- If you are making changes to your benefits elections, complete and submit the necessary election and enrollment forms to your local HR Administrator **prior to August 20, 2008**. If you are **not** making changes, no action is necessary. Your current benefits elections will roll-over to the 2008-2009 plan year.
- **IMPORTANT EXCEPTION:** Everyone must complete a new Life Insurance Beneficiary Designation form, even if you only have the basic life coverage.
- Plan to attend a benefit meeting which will be conducted in your local office in the coming weeks. Benefits will be explained in detail. Meeting dates and times will be announced shortly.
- Review the benefit plan options and select the plans that best suit your financial and personal needs.
- If your son/daughter is a full-time student, after age 19, please complete a Student Coverage Questionnaire.
- Contact our Benefits Help Center at 1-877-373-6535 to ask questions or seek additional information.

## The Benefits Help Center

A personal benefits and financial help center for your employees, valuable added support for HR... an employee relations win for you.

- Staffed by benefits experts who know your plans
- Now includes financial advisory desk
- Online interactive help center available

**Benefits Help Center**  
Your online resource for benefits and financial help desk support

Home | Benefits Desk | Health Advocate | Financial Desk | Library

**Welcome!**

To help you get the most out of your benefits, ABC Company has developed a Benefits Help Desk in partnership with our employee benefits consultant, Frenkel Benefits.

Our new Benefits Help Desk is designed to be your personal benefits answer and support service for a wide range of benefits, insurance and financial issues. The Help Desk is staffed by dedicated professionals who will work with you personally until your question is answered or benefits issue is resolved.

The Benefits Help Desk keeps all inquiries and information completely confidential. Language translation services are available. Spouses are invited to use the Benefits Help Desk as well.

**Areas of support (select to access):**

- Benefits:** Your help desk will answer your questions concerning your benefits and assist you with claims issues you may have.
- Health Advocate:** You will also find information in this online center about how to access your personal health advocate service from Health Advocate - the nation's leading health advocacy and assistance provider.
- Financial:** Your help desk will answer questions you have on savings, investment and insurance coverage strategies.
- Library:** This is a special subscription to an online educational resource for important financial, investment, tax, consumer and family legal questions - the MetLife Life Advice Library.

Call us toll-free at: **877-FREKEL (373-6535)** or contact us online:  
[Benefits Web Inquiry Form](#)  
[Financial Web Inquiry Form](#)

1-877-373-6535

**BENEFITS**  
**HELP CENTER**

## Employee Benefits Central

Integrated Online Center for all FBLLC e-Services:

- Encrypted Self-Service Benefits Resource Website(s)
- Virtual Open Enrollment Meeting Mini-Site(s)
- Online Benefits/Financial Help Center
- Wellness Portal/Wellness Journal
- Virtual Health Fair
- Benefits Concierge

The screenshot displays the 'Employee Benefits CENTRAL' website. At the top, a blue header features a sunburst logo and the title 'Employee Benefits CENTRAL'. Below the header is a navigation bar with links: 'Central Home', 'Benefits Resource Center', 'Benefits Help Center', 'Wellness Portal', 'Wellness Journal', and 'Benefits Concierge Center'. The main content area is divided into two columns. The left column contains a section titled 'Have a question about your benefits?' with a sub-header 'Introducing ABC Company's new Benefits Help Center - available by toll-free telephone and online' and a link 'Access the Center here to find out more'. Below this is a photograph of a family (a man, a woman, and a child). The right column features a large heading 'Welcome to ABC Company's Employee Benefits Central' followed by a paragraph: 'We are very pleased to provide you with this online resource to better understand your benefits-as well as to give you access to a range of new services, including:'. This is followed by a bulleted list of services: 'Benefits Resource Center', 'The Benefits Help Center', 'Benefits Concierge', and 'Wellness Journal'. A final paragraph states: 'This site is divided into easy to navigate centers. Just click on a menu item above to go directly to a section.' To the right of the main content is a vertical sidebar with three promotional banners: 'ABC Human Capital Support Services', '2008 Open ENROLLMENT' (with a sub-link 'Select here for your 2008 Virtual Open Enrollment center'), and 'Virtual Health Fair' (with a sub-link 'Enter the Virtual Health Fair'). At the bottom of the page, a blue footer contains the text 'A Service of ABC Company'.

## Choicelinx Online Benefits Administration & Enrollment

- Provides a centralized platform that consolidates all plans and plan information in one admin tool
- Provides a paperless tracking system with audit trail
- Provides electronic carrier feeds & real-time coordination with payroll systems
- Provides real time reports on eligibility
- Provides a web-based self service enrollment site

The screenshot displays the 'employee benefits CENTRAL enroll' interface. The main navigation bar includes 'Glossary', 'Contacts', and 'Logout'. Below this, there are tabs for 'Your Events', 'Account Summary', 'Find a Provider', and 'Information and Tools'. The current step is '1 Select Benefits', with 'Sign Up' and 'Confirm Enrollment' as subsequent steps, and an 'Exit Event' button.

The user is prompted to 'Please make your plan selection below and click Next to continue.' The 'Choose Your Medical Plan' section features a 'Payroll Period View' dropdown set to 'Monthly' and a 'Bi-Weekly' dropdown. A table lists plan choices with their respective contributions and total costs.

Plan Choices	Your Contribution	Employer Contribution	Total Plan Cost
<b>PPO Standard Dental Plan</b>			
<input type="radio"/> Employee	\$10.00	\$30.00	\$40.00
<input checked="" type="radio"/> Employee + One	\$20.00	\$50.00	\$70.00
<input type="radio"/> Employee + Family	\$40.00	\$90.00	\$130.00
<b>PPO Dental Plus</b>			
<input type="radio"/> Employee	\$20.00	\$50.00	\$70.00
<input type="radio"/> Employee + One	\$60.00	\$70.00	\$130.00
<input type="radio"/> Employee + Family	\$110.00	\$90.00	\$200.00
<input type="radio"/> I choose to <u>waive</u> my Dental benefit.			

At the bottom of the form, there are 'back' and 'next' navigation buttons. A footer contains legal disclaimers and copyright information for Choicelinx Corporation.

[ Can be provided as a stand alone service ]

## Benefits Concierge

Created by Frenkel Benefits to enhance your benefits program and employee relations with health and lifestyle services:

- Personal Health Advocate
- Vision Service Discounts
- Prescription Drug Discounts
- Jenny Craig Discounts
- Shopping Discounts
- Voluntary Benefits

The screenshot displays the 'BENEFIT/ concierge' website, a platform for managing employee benefits. The header includes the logo and navigation links for Home, FAQ, Help, and Sign Out. Below the header, there are several menu categories: Member Services, Voluntary Benefits, and various insurance options like Auto & Home Insurance, Pet Care Discounts, and Legal Protection Plans. A search bar is located below the menus. The main content area features a 'Welcome - Benefits Concierge' message and a promotional banner for 'Introducing new voluntary benefits' with icons for Legal Services, Pet Insurance, and Home and Auto Insurance. The page is divided into three columns: 'MOST POPULAR DEALS' listing various discounts (e.g., 5% off at Overstock.com, 10% off on laptops), 'VOLUNTARY BENEFITS...' featuring 'Auto & Home Insurance' and 'Pet Care Discounts' with detailed descriptions, and 'MY FAVORITE MERCHANTS' with a search and filter interface for local offers.



## Total Compensation Statements

Personalized benefit statements that show employees both the employer and employee contributions to highlight the value of their "Hidden Paycheck"



Amalgamated Beneficial Corp.

2004 Total Compensation Prepared for Sally Someone

Dear Sally:

*This benefit statement is a brief outline of your company-provided benefits as of December 31, 2004. It is our way of showing you how much we appreciate your contribution to the success of ABC Company. Should you have any questions regarding this report, please do not hesitate to call the Human Resource Department.*

Sincerely,  
President



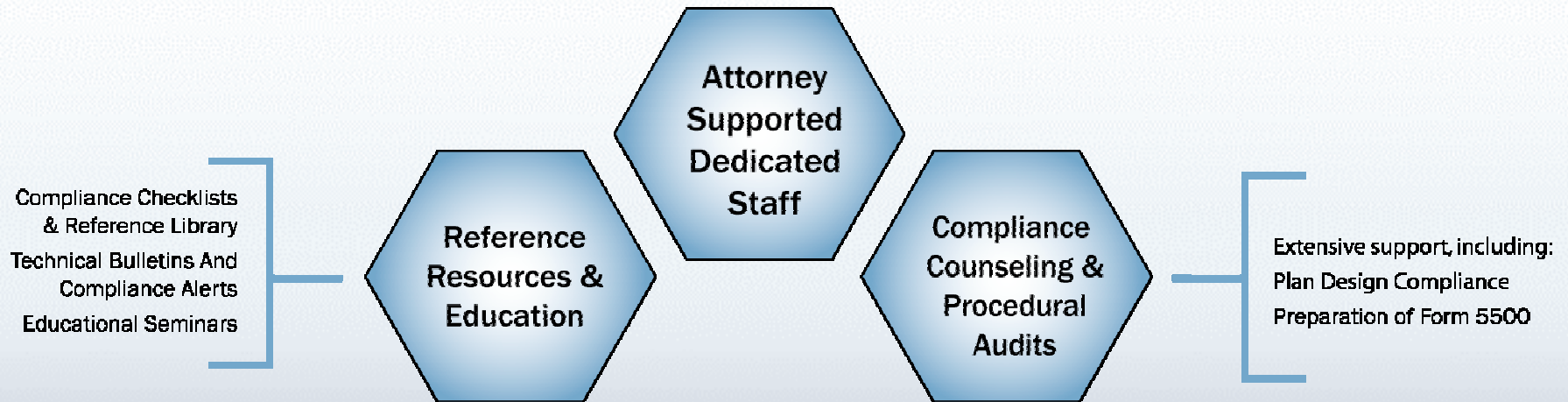
Value Statement		
Benefit	Employer Contributions	Sally's Contributions
Annual Salary	\$100,000	\$0
Gross Income	\$100,000	\$0
Bonus	\$5,000	\$0
Medical	\$1,440	\$360
Dental	\$134	\$34
Healthcare FSA*	\$0	\$480
Dependent Care FSA*	\$0	\$0
Parking FSA*	\$0	\$0
Transit FSA*	\$0	\$960
Life/AD&D/Supplemental Life/AD&D	\$240	\$0
Long Term Disability/Supplemental LTD	\$450	\$0
403(b) Contributions	\$3,000	\$6,000
FICA	\$5,684	\$6,024
Paid Time Off		
Vacation (18)	\$6,930	\$0
Sick (5)	\$1,925	\$0
Holidays (11)	\$4,235	\$0
<b>Total Cost of Benefits &amp; PTO</b>	<b>\$29,039</b>	<b>\$13,858</b>
<b>Total Compensation:</b>	<b>\$129,039</b>	
<b>Benefit Cost as % of Compensation</b>	<b>29.04%</b>	

\* denotes a payroll deduction prior to taxation

ABC Company 1234 ABC Road New York, NY 10019

## Compliance Support Services

We deliver significant compliance support designed to proactively resolve issues.



## The Director Web Portal

Secure web-based "hub" for HR departments to access FBLLC services designed to enhance team productivity:

- Compliance Reference Library
- Compliance Checklist and Calendar
- Secure File Transfer and Document Archive
- Samples of Available Communications/Surveys
- Online Client Newsletter/Compliance Bulletins

ABC Company | Log Out

EMPLOYEE BENEFITS CENTRAL DIRECTOR

Home | Communications | Compliance | Directory | Wellness | Concierge | FMLA | Help Desk | Library | Update | Cornerstone

**Latest News**

**Frenkel Benefits wins 2007 Apex Award.** UnitedHealth Group Honors Frenkel Benefits For Collaborating With Employers to Advance Wellness [Read More...](#)

**Welcome To ABC Company Employee Benefits Central Director**

This site is designed to operate as an extension of your Frenkel account management team.

Director will give you a central resource for accessing Frenkel Benefits' value added services. You'll find easy access to information about each of our services offered to you and your employees.

To enter each Director "center," simply click on the menu above. Each section also provides a direct e-mail communications link to your Frenkel account management team should you have a request or a question about that topic.

A Service of **Frenkel Benefits**

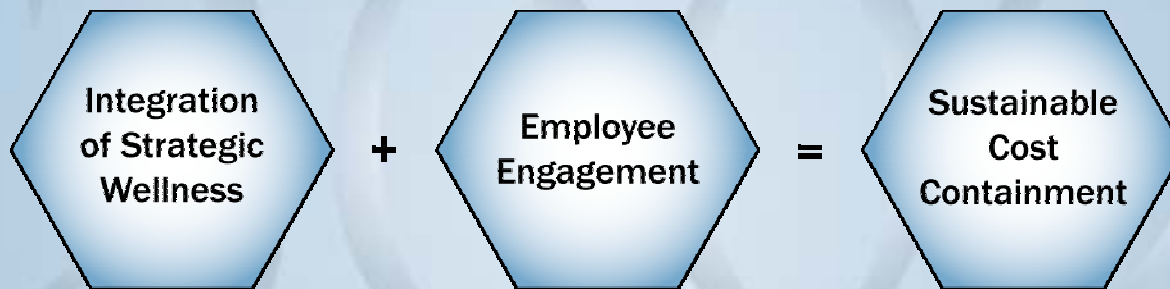
Wednesday, May 7th, 2008 3:03:34 PM

Visit the Compliance Center. **Keep in the know!**

The Inspire Wellness Awards  
Nominate a special employee.

Compliance Deadline	Compliance Item	Compliance Description
January 31st	1099-R Forms	1099-R form must be issued to participants who received distributions in prior year.
<b>MARCH</b>		
March 15th	ADP/ACP Test Refund	Corrective distributions must be made for failed ADP/ACP tests to avoid an IRS imposed 10% penalty.
March 15th	Contribution Deposit Deadline	Deadline for depositing corporate profit sharing or matching contribution if no extension is filed.
March 15th	Corporate Tax Deadline	Corporate tax filing deadline if no extension has been filed.
March 31st	Flexible Spending Account Initial Deadline	Employee Flexible Spending Account claims for prior calendar year is due.
<b>APRIL</b>		
April 15th	402(g) Refund	Distributions must be made for participant deferrals that have exceeded the specific dollar limit applicable for each taxable year.
<b>JUNE</b>		
June 15th	Flexible Spending Account Extended Deadline	If grace period has been adopted, employee Flexible Spending Account claims for prior calendar year is due.
<b>JULY</b>		
July 31st	Form 5500 & Related Schedules Initial Filing Deadline	Form 5500 and related schedules are due
July 31st	Form 5330	Form 5330 for payment of excise taxes is due.
July 31st	Form 5558 (Application for Extension of Time)	Must be filed for Form 5500 and Form 5330
<b>SEPTEMBER</b>		
September 15th	Final Contribution Deposit Deadline	Final deadline for depositing corporate profit sharing or matching contribution if extension has been filed.
September 15th	Minimum Funding	Final deadline for depositing contributions as necessary to meet minimum funding standards.
September 30th	Summary Annual Report (SAR)	The SAR must be distributed to employees unless Form 5500 has been placed on extension.
<b>OCTOBER</b>		
October 15th	Form 5500 Extended Filing Deadline	Form 5500 with extension is due.
<b>NOVEMBER</b>		

**Integrated Wellness:  
Creating the Employee Cost Partnership**



*Presented by  
UnitedHealthcare*

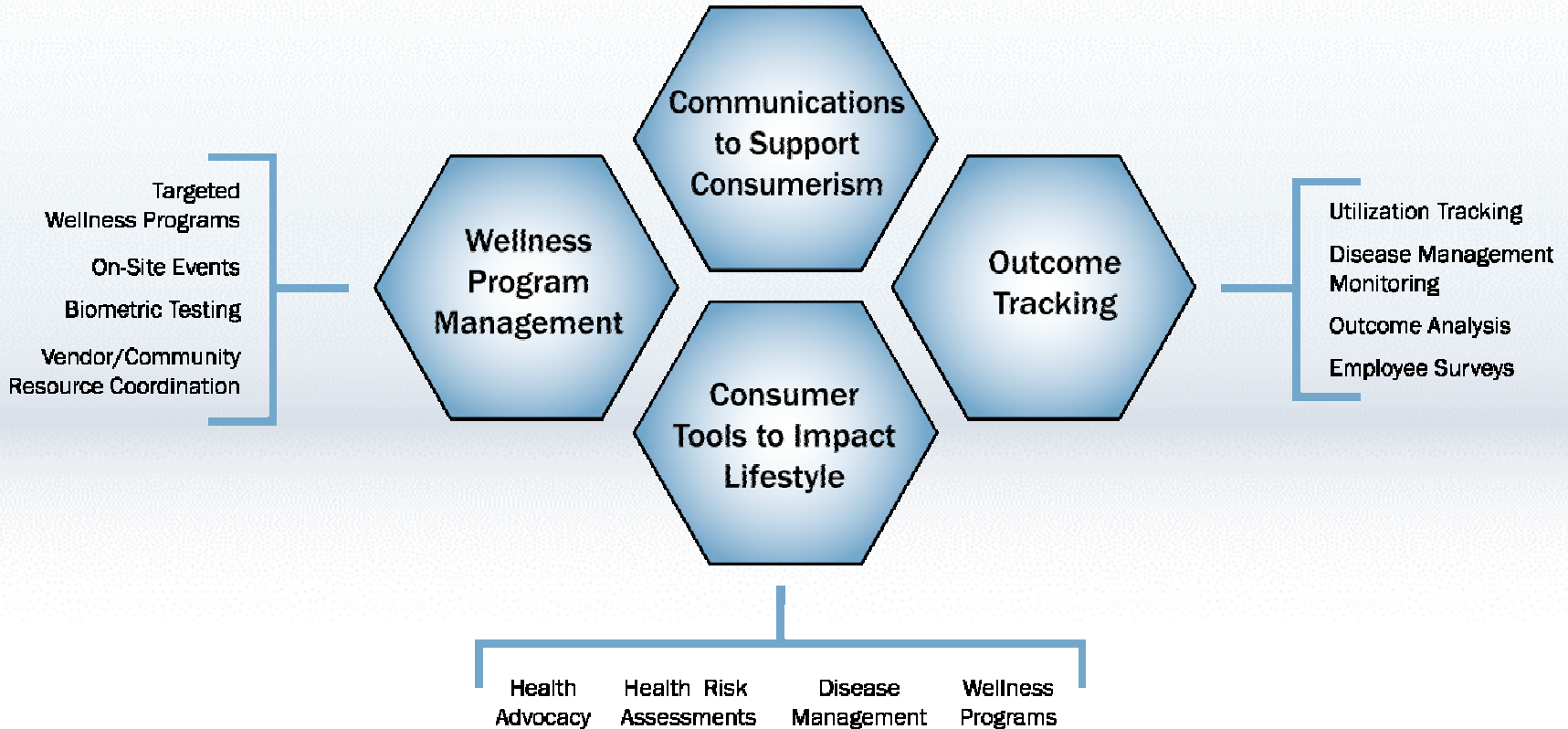
## Return on Investment

- A focused wellness program can give you a new ability to control healthcare costs at their source.
- According to The American Journal of Health Promotion the average ROI is \$3.48 to \$1.00.



## Strategic Wellness

We deliver a comprehensive wellness approach in the context of your benefits and cost drivers.



## Branded Communications

Innovative print/online communications program to educate and motivate your employees to adopt healthier lifestyles.

- ...HRA Campaign
- ...Wellness Journal
- ...Online Wellness Portal
- ...Interactive Fitness Tracker



**Living healthier isn't hard.**  
One better decision a day about diet and exercise can change your life. Under the stress of a fast paced job, it is easy to neglect our health—to put off healthy habits we should be practicing today.

**JOIN US FOR OUR WELLNESS PROGRAM KICK-OFF LUNCH**  
(And find out how to win a flat screen TV!)

**NYC** Thursday, May 10, 12:00-1:00 p.m.  
**DC** Friday, May 11, 12:00-1:00 p.m.

To RSVP, Access the "Booking" menu on the Inland

**Prizes:**  
• We will show you how to take the Active Health Risk Assessment—and how to win a flat screen TV by completing it.  
• We will reward the New York Sports Club Premier Employees Discount.  
• We will announce when our upcoming health fairs will take place.  
• You will learn about the many free Active Wellness resources.  
And of course... we will provide lunch.

**May 11, 12:00-1:00 p.m. (Large Conference Room)**  
May 11, 12:00-1:00 p.m. (Meeting Room)  
Check the "Booking" menu on the Inland

**Smarter Choices**  
The wellness program for Premier employees.

Come to the **Smarter Choices**

# HEALTHIER YOU Expo

day, June 2  
on - 4pm in the Main Conference Room

Cholesterol Screenings  
Blood Pressure Screenings  
Stress & Exercise Evaluations  
And Prizes!

Are you as healthy as you could be?

**Wellness Journal**

Home | April 18, 2008 at 10:43:41 AM | From Linda Waldman

**Current** Financial Health: A Key Part Of Wellness  
Reviewed by Linda Waldman

**Diabetes**

**Heart Health**

**Respirators**

**Get Your Wellness IQ and Win a Prize!**  
Enter Contest

**Download & Printout PDF of the current Wellness Journal**

**How to Establish a Budget**

When we think of wellness, we most often think of physical wellness. However, as we all know, financial wellness is also a crucial component to our general well-being. To be financially well, you don't need to be a multi-millionaire or a financial expert. But like physical wellness, achieved through diet and exercise, financial wellness also requires a purposeful effort on your part. A good start is keeping a budget to help you keep track of how you spend your money and help you reach your financial goals.

[Read More](#)



**Smarter Choices**

Home | About Our Program | Career Resources | EAP | Quotes & Surveys | Wellness Journal

**Home**

**Welcome**

Welcome to Smarter Choices, the brand new health and wellness program for all ABC Company employees!

Smarter Choices is a valuable new benefit for employees. Our new program is dedicated to improving the health and fitness of everyone here at ABC Company.

Under the stress of a fast paced job, it is easy to neglect our health—to put off to tomorrow the healthy habits we should be practicing today. If this sounds all too familiar – Smarter Choices is here to help you. The first step to getting off to a great start with the Smarter Choices program is to take an important survey (it will help us to get an overview of employee wellness).

**Select this link to start now.**

Inside this month's Wellness Journal:  
**Financial Health: A Key Part of Wellness**  
**How to Teach Your Child About Money**  
**Is the Health Savings Account (HSA) the Right Choice for You?**

**For the partners and spouses of ABC COMPANY**

**Enter the Healthier You Contest**  
Select here to learn how you have to win prizes!

## The Value of the Frenkel Benefits Advisor Relationship



You gain an advisor with the depth to create a successful benefits program in this challenging market - as well as an unprecedented level of support services.