



Do you consider yourself to be an ERISA expert? Do you even know what ERISA stands for? Could you take your insurance plan full description and terms and reduce it to plain English to provide employees with a Summary Plan Description? Do you know the difference between a certificate of coverage, an SPD, and a full Plan Document? Why should you even care about these things? Well, if you are responsible for communicating benefit information to employees or interpreting the plan provisions for employees, you could literally cost your employer thousands, even millions of dollars, not to mention embarrassment and loss of goodwill, through mishandling of such important information.

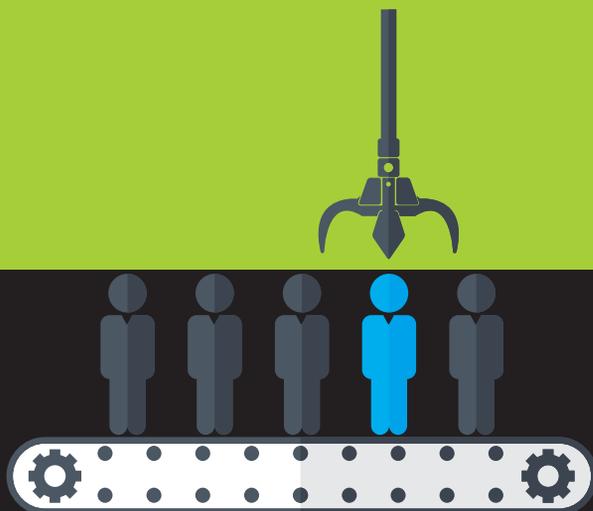
No need to panic. Your insurance agent is an expert in such matters and possesses access to technology that will enable you to manage your plans, your plan documents, and the provisions of such plans with relative ease. With the exclusive MyHRStorage software available only through your agent, you can be assured that you will have up-to-the minute access to the latest regulations and can avoid costly errors and/or litigation.



For example, a judgment of nearly \$250,000 was rendered against a company merely for failing to provide an employee a requested copy of a Summary Plan Description. Fines in the hundreds of thousands have been levied against companies for failure to file form 5500. Securing the appropriate technology resources from your insurance agent can protect you and your company from becoming a subject cited in case law.

Beyond liability, of course, there are tremendous other benefits to having

MyHRStorage. The most obvious one is the time savings. Think about how much time you would save with an automated benefits enrollment system, online performance management documents, and instant information compilation. The time preparing government reporting, including Form 5500 and OSHA Form 300, is greatly reduced and the accuracy is enhanced. Have a need for a specific skill or particular education? Turn to MyHRStorage for a list of current employees possessing such skill/degree before looking to recruit for it.



MyHRStorage allows your business to streamline the administration of employee benefits. Employees and new hires can electronically enroll in benefit plans and have the capability of logging onto the system to monitor and update their current coverage throughout the year, changing status, dependent information and contact data as needed. Such a "self-service system" allows for benefits to be efficiently administered with as little manpower as possible, saving your organization time and money.

Do you find onboarding and offboarding a nightmare in terms of paperwork and follow-up? MyHRStorage will help ensure that you have all the necessary documentation in place for both, thus avoiding some of the penalties described earlier.



Have multiple sites? Have you been funneling paperwork between locations, often finding it lost or late? MyHRStorage can greatly improve upon your current workflow involving HR processes. Alerts can be set up to allow key follow-up dates to be monitored. This is particularly effective in performance appraisal management. Typically the last thing managers like to do is complete performance appraisals and those responsible for ensuring they are completed and submitted can expend many frustrating hours performing simple follow-up. MYHRStorage will help eliminate that frustration.

Your manager wants a list of all the employees and their rating during the last appraisal period? Do you spend hours going through personnel files compiling such data? You can literally run such a list in a matter of minutes using MyHRStorage.

So what is your major frustration managing your human resources? While we can't help you with the staff diva or lazy manager, we can give you more time to deal with more pressing matters than dealing with records and data. Call your insurance agent today and request a demo of MyHRStorage. It will be the best decision you will make this year.