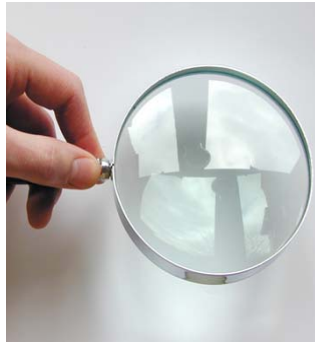


Return on investment (ROI) can be realized through cost savings, reduction in the amount of time to complete a process, productivity improvement and increased customer satisfaction. Benefit Informatics' web-based application services provide many opportunities for insurance carriers, benefit administrators, brokers and employers to achieve measurable results.

Discovering Additional Value

A benefit administrator located in the Midwest chose Benefit Informatics application services to assist the marketing department with client retention and annual renewals. After implementation of Benefit Analyzer for claim analysis and reporting, this TPA discovered incremental value by utilizing the services in other departments. As others recognized the day-to-day benefits available to the marketing staff, Benefit Analyzer usage expanded to many key areas of operation. Today, Benefit Informatics application services are utilized by marketing, account management, stop-loss and accounting departments generating considerable savings from productivity improvements and postage savings alone.



Online Enrollment Leads to New Business

A Benefit Informatics customer in the South faced a challenging opportunity. A potential new large employer group client was searching for online enrollment capabilities for employees at several regional locations. If the TPA could offer a comprehensive, yet easy-to-use enrollment solution, they stood a great chance to win the business. Benefit Manager with Benefit Enroller was presented to the employer group. Combined with the claims administration and support services from the TPA, this integrated enrollment solution led to winning a new account. Upon completion of an extensive open enrollment process, the employer group now has ongoing access to claim and benefit information utilizing Benefit Informatics application services.

If the TPA could offer a comprehensive, yet easy-to-use enrollment solution, they stood a great chance to win the business.

Improved Broker Relations

The scenario experienced by a Benefit Informatics TPA client located in the Southwest is not uncommon -- a key broker calls to request a specialized report for an important client meeting that afternoon!

“I can have that report ready for you in 10 minutes.”

Prior to implementation of the Benefit Analyzer application service from Benefit Informatics, the response to this scenario might have traditionally been, “It will take me a couple of days to get you a report on that data,” leaving the broker with the options of either going to the client meeting without the requested information or rescheduling the appointment with no one satisfied in the process. With Benefit Analyzer, when a broker calls requesting a benefit utilization report on short notice, the TPA's response is now, **“I can have that report ready for you in 10 minutes.”**

New Market Growth and Client Retention



A large Midwestern TPA has expanded into new markets using Benefit Informatics data analysis and reporting capabilities as a strategic service

offering. Positive feedback from new broker contacts and potential employer group clients regarding the value of Benefit Analyzer, the level of detailed claim data available and the user-friendly nature of the technology fueled the rapid growth and development of new market opportunities. In addition to attracting new customers, this TPA credits the effectiveness of Benefit Informatics application services with helping to retain existing business.