

Advanced Benefits Advisors



The ABA System™ - Proprietary Technology For Our Clients

Converting Data into HR and Benefits Solutions

Advanced Benefits Advisors has developed its cornerstone proprietary technology through the combination and implementation of Health Insurance IQ's quoting system technology and the ABA System™, an employee benefits management and human resource information system (HRIS). This proprietary system differentiates ABA from other insurance agencies by providing clients with an end-to-end solution to help solve their benefits and human resource problems.

Single-Entry, Multiple Company Interface

Advanced Benefits Advisors' proprietary Single-Entry, Multiple Company Interface (SEMCI) automates the HR communications and benefits transactions with a client's insurance carriers and other vendors. This system integration and connectivity gives an employer the ability to concentrate on its business model and devote more time to increasing productivity and profitability.

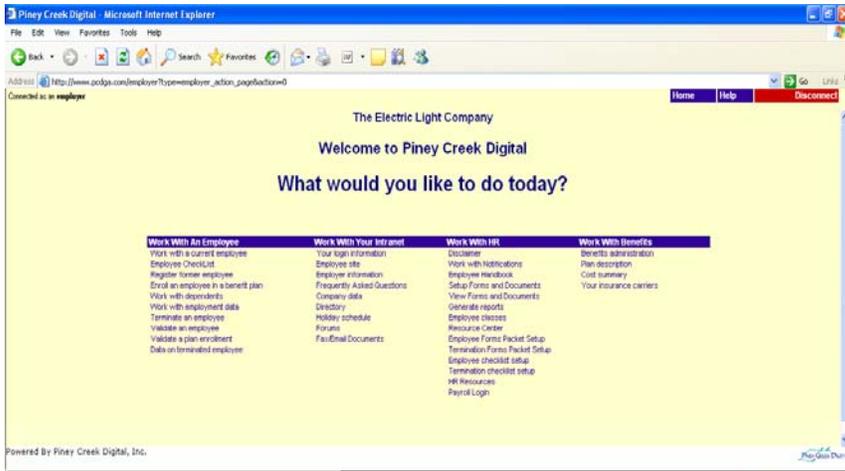
- Saves time
- Eliminates mistakes
- Reduces costs
- Records history
- Automates compliance
- Increases efficiencies

Advanced Benefits Advisors' affinity partners and integrated technology platforms assist clients in customizing employment, benefits and human resource solutions that are specific to an individual client's needs. Clients using the ABA System™ can now communicate an employment or benefit event to all of their vendors with a single key stroke.

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The ABA System™

Once benefit programs are selected, Advanced Benefits Advisors installs and supports their proprietary Employee Benefits Management and Human Resource Information System (HRIS) for their clients. From new hires, benefits enrollment, HR management and terminations, this advanced technology gives ABA clients a powerful tool to better manage, administer and comply with the complexities of employee benefit and human resource laws, rules and regulations. The PCD system enhances ABA's customer service while providing a valuable technological tool to its clients.

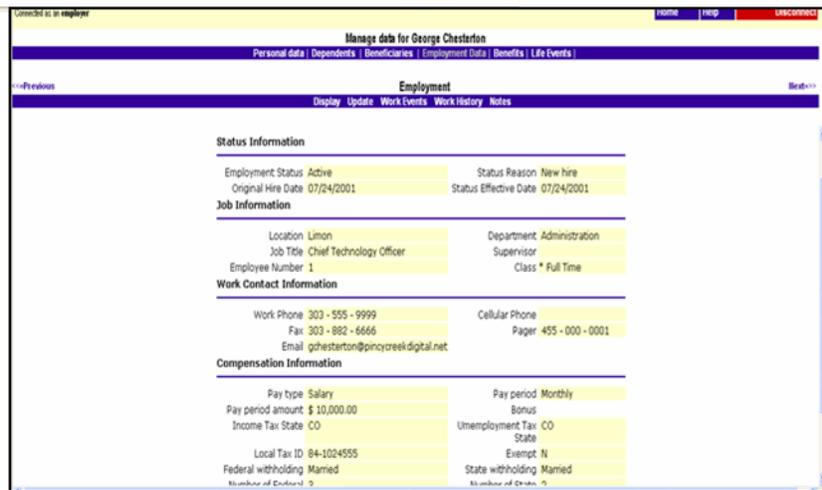


- Saves employers time, money and effort by digitizing and automating employee benefits and HR activities

Employee Benefits Management

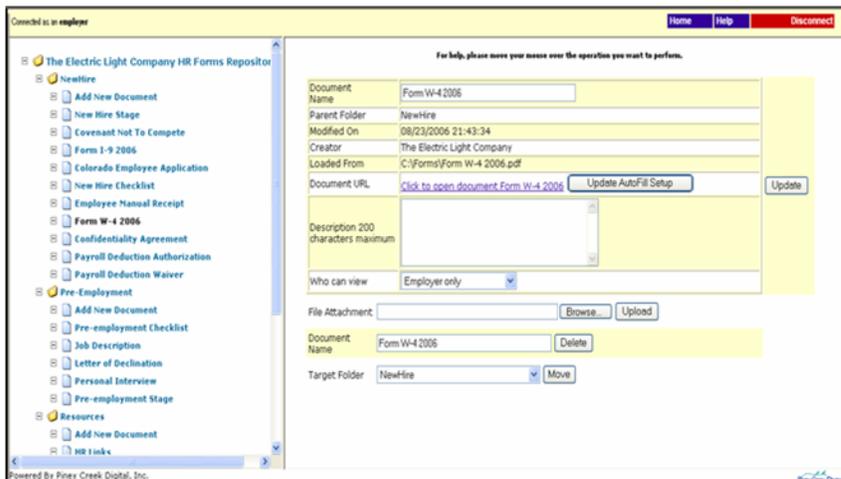
- Enrollment Manager
- Plan Designs
- Rates
- Eligibility Rules
- Multi-Location Capability
- Administrative Forms
- Auto-Fill Form System
- Digital Notification System
- Employment Data
- Employee and Dependent Data
- Health Plan Description Forms
- Premium Invoice Review
- Certificates of Coverage
- Payroll interface with PinPay

- Enables multiple tasks to be performed on a on the single entry of data



Human Resources

- Electronic Employee Files
- New Hire Checklist
- Termination Checklist
- Auto-Fill HR Forms
- Report Writer
- HR Forms Library
- Company Intranet
- Digital Notes
- HR Administration
- HR Links
- Customizable Features



- Provides an Internet-based system, supporting the trend toward cloud computing

Employee Self-Service

- Benefit Summaries
- Provider Lists
- Personal Data Update Capability
- Viewing of Rates and Contributions
- Auto-Fill Applications
- Plan Enrollment
- Forum Participation

The HI IQ System

- Leverages ABA's benefits expertise.
- Prints a selection of final plan choices in a comparative manner.
- Provides ABA with both an interactive set of sales tools and a robust set of "back office" tools.
- Straightforward capturing of Client Census data.
- Allows ABA to visually compare a client's current plan in relation to the majority of available plan choices.



“ABA’s technology tools assist employers in health plan selection, design and costs...The right plan, with the right benefits for the right price.”

Health Insurance IQ (HI IQ)

Health Insurance IQ's quoting system technology provides Advanced Benefits Advisors with instantaneous access to all medical insurance plans specific to a client's qualifications. HI IQ's accurate system-generated pricing model allows ABA to clearly demonstrate market relativity by contrasting individual plan benefits and costs. These comprehensive market analyses give ABA the necessary data and research to successfully design and build benefit programs that match a client's benefit needs with its budgetary constraints.



The screenshot displays a web interface for Health Insurance IQ. At the top, it shows the current plan: PPO - Anthem - Blue Preferred Plan A with a current year monthly cost of \$2,100.00 and a renewal year monthly cost of \$2,300.00. Below this is a key for various plan features: Better (green), Similar (yellow), Less Value (red), Option Not (grey), Office Visit (OV), Deductible (D), Coinsurance (C), Prescription (Rx), Vision (V), Chiropractic (Ch), and HMO. The main table lists 20 alternative plans with columns for cost, features (OV, D, C, Rx, V, Ch), carrier, and plan name. Plan 57 is highlighted in yellow, showing a cost of \$2,036.12 and being a PPO from Anthem.

Plan #	Cost	OV	D	C	Rx	V	Ch	Carrier	Plan Name
45	\$2,738.58	OV	D	C	Rx	V	Ch	HMO	PacificCare SignatureValue 15 - 30/300a
46	\$2,616.44	OV	D	C	Rx	V	Ch	HMO	Anthem BLUEAdv HMO 40/750/15-30-50-30%
47	\$2,509.93	OV	D	C	Rx	V	Ch	HMO	Anthem Blue Freedom 15 10/30/50/30%
48	\$2,497.29	OV	D	C	Rx	V	Ch	HMO	PacificCare SignatureValue Standard w/ Chiro
49	\$2,465.97	OV	D	C	Rx	V	Ch	HMO	PacificCare SignatureValue Standard HMO
50	\$2,456.92	OV	D	C	Rx	V	Ch	POS	United Healthcare US-B Choice Plus 120 Ov, 80/60% with 10/30/50/Rx/H-9
51	\$2,367.78	OV	D	C	Rx	V	Ch	HMO	PacificCare SignatureValue 15 - 35/200d w/ Chiro
52	\$2,326.29	OV	D	C	Rx	V	Ch	HMO	PacificCare SignatureValue 15 - 35/200d
53	\$2,324.11	OV	D	C	Rx	V	Ch	PPO	Anthem Blue Preferred Plan A 10/30/50/30%
54	\$2,272.49	OV	D	C	Rx	V	Ch	POS	United Healthcare US-C Choice Plus 120 Ov, 80/70% with 10/30/50/Rx/H-9
55	\$2,241.79	OV	D	C	Rx	V	Ch	HMO	Anthem BLUEAdv HMO 40/750/15-40-60-30%
56	\$2,231.21	OV	D	C	Rx	V	Ch	HMO	Anthem Blue Freedom 15 15-40/60/30%
57	\$2,036.12	OV	D	C	Rx	V	Ch	PPO	Anthem Blue Preferred Plan A 15-40/60/30%
58	\$2,036.12	OV	D	C	Rx	V	Ch	PPO	Anthem Blue Preferred Plan F 10/30/50/30%
59	\$1,986.63	OV	D	C	Rx	V	Ch	POS	United Healthcare ANA
60	\$1,968.48	OV	D	C	Rx	V	Ch	POS	United Healthcare US-B Choice Plus 120 Ov, 80/60% with 10/30/50/Rx/H-9

- New clients are presented with a comprehensive market analysis showing all of the medical insurance plans for which it is eligible.
- Existing clients receive an annual market analysis before its yearly benefit renewal anniversary, or they can request one at any time during the plan year.
- Market analyses are used by ABA to help a client narrow down its plan options to better fit its benefits needs and budgetary constraints.
- Comprehensive benefit plan research leads to intelligent business decisions.
- ABA can demonstrate market relativity by showing how a client's medical plan actually compares on benefit levels and price to the entire market.