ADP’s benefits solution is a full-featured benefits administration system that gives you increased control over benefits processes:

- Help control benefits costs by helping to avoid unnecessary benefit and premium payments, while also reducing the cost of benefits administration and communication
- Can reduce labor costs by empowering employees to make benefit changes as a result of life changes or during open enrollment
- Helps to ensure tax and regulatory compliance with easy-to-generate HIPAA certificates and Employee Summary reports
- Protects your organization against premium leakage with electronic carrier connections and invoices
- Track Benefits plans to help be compliant with the Affordable Care Act

**ADDITIONAL KEY FEATURES:**

- Insurance carrier connectivity
- Flexible rate structures
- Eligibility drivers

<table>
<thead>
<tr>
<th>Benefits Features*</th>
<th>Essential</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Plan Creation Wizard</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>COBRA event triggers</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Workflow Integration</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>ACA Compliance Dashboard</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Open Enrollment &amp; Life Events via Employee Self Service</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Invoice Auditing</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Option to purchase Carrier Connections</td>
<td>NO</td>
<td>YES</td>
</tr>
</tbody>
</table>

*NOTE: This list is not inclusive of all features. For the full feature set, contact your Sales Representative or call 800.CALL.ADP (800-225-5237)
ADP can help you meet the demands of the Affordable Care Act (ACA), also known as Health Care Reform (HCR) legislation:

- Integrate systems and information to help reduce exposure to compliance-related penalties
- Put a solid auditing process in place to help support ACA requirements
- Help you determine if you need additional resources in place to keep pace with regulatory requirements
- Create an open enrollment strategy that helps to minimize your risk as an employer
- Help keep your benefits costs in line with ACA thresholds
- Work with you to prepare for future liability on “Cadillac” and other plans
- Help lower the cost of educating your workforce about their benefits

ENROLLMENT TOOLS
The benefits solution simplifies the open enrollment process. You may enjoy reduced labor costs when employees can make their own benefit elections during open enrollment, and change elections whenever a life event occurs. You can also customize the open enrollment experience based on the specific requirements of your employees and your organization.

BENEFITS REPORTING
The system provides a number of pre-defined reports such as Eligibility Status, Employee & Dependent Enrollments, Employee Enrollment Activity, Benefit Plan Summary and much more.

ADP’s comparison reporting tool will enable you to compare benefits report data from different points-in-time to identify any changes, additions and/or deletions. For more customized reporting, use the system’s user-friendly point-in-time reports to assist with compliance, decision-making and forecasting.

CARRIER INVOICING TOOLS
Carrier invoicing tools can help you identify billing discrepancies on the carrier list bill. Additionally, ADP’s Workforce Now invoicing tools can produce time saving self-billing reports. With these tools, you can efficiently reconcile carrier invoices, and ensure that you are paying the correct amount for your employee enrollments.
Contributions are deducted from participants’ paychecks each pay period before calculation of federal income and Social Security taxes. As a result, employees’ income taxes are reduced, they benefit from increased take-home pay, and pay no taxes on FSA reimbursements. ADP Workforce Now offers complete FSA administrative services:

- Payroll integration — Participant contributions are deducted and deposited as part of ADP’s payroll processing service
- Enrollment support — ADP provides standard enrollment and claims forms, plus enrollment brochures and welcome materials for new participants.

Flexible Spending Accounts (FSA) Administration — Flexible Spending Accounts enable eligible employees to pay for certain medical and dependent care expenses with pre-tax dollars.

- Daily claims processing — Once a claim has been approved, the request for payment is processed the same day
- Flexible payment options — Reimbursements may be paid by check, direct deposit, or stored value card
- Quarterly participant statements — ADP provides quarterly participant account summary statements with customizable messages
- Plan activity reports — You’ll receive comprehensive summary account statements and annual forfeiture reports
- Self-service website — Both you and your participating employees can access pertinent account information online

Commuter Benefits Administration — ADP helps you implement, administer and support a qualified pre-tax commuter benefits plan, including:

- Your choice of manual processing or an online commuter benefits service
- Automated payroll deductions
- Web access to ADP service and support
- Secure access to plan participant information

401(k) Administration — One of today’s most valued employee benefits is a 401(k) plan. ADP’s comprehensive defined contribution plan offers diversified investment options, professional trustee services, comprehensive record keeping, and up-to-the-minute employee communication. The ADP 401(k) plan is a comprehensive package, from initial plan design and enrollment through investment options, recordkeeping and testing. Features of the plan and its administrative services include:

- Payroll integration — Participant contributions are deducted and deposited as part of ADP’s payroll processing service
- Enrollment materials and support — ADP provides customized enrollment materials to eligible employees and on-site enrollment specialists where needed. Enrollment kits are available in English and Spanish
- Investment options — Choose from two distinct investment portfolios, each of which offers investment options from conservative to aggressive
- Participant communications — Participants have access to a toll-free interactive voice response system and secure website for account updates and a variety of retirement planning tools and resources
- Quarterly participant statements — Participants receive personalized quarterly statements with account balances and transaction details
- Plan activity reports — These monthly reports summarize all 401(k) plan activity
COBRA ADMINISTRATION

ADP’s COBRA administration helps lessen your risk of COBRA noncompliance.

You can reduce the time, personnel and other valuable resources to maintain COBRA paperwork and understand its complex, challenging — and changing — administrative procedures. COBRA notification services are provided to the employees and qualified beneficiaries identified by you who meet qualifying event requirements under COBRA.

ADP COBRA manages notice requirements, participant elections, premium payments, and associated grace periods. In addition, ADP also provides HIPAA certificates of creditable coverage administration for COBRA participants.

REGULATORY COMPLIANCE

Staying current with constantly changing laws and regulations, meeting strict government deadlines, and avoiding costly fines and penalties can be an administrative burden for any company.

Let ADP Workforce Now lighten the load by:

• Providing access to systems that helps you to establish and consistently administer compliance in your organization
• Providing access to an online HR Library with alerts, forms and policies, a knowledge base with HR topics overviews, and an HR encyclopedia

NEW HIRE AND SEPARATION

• New Hires — ADP helps to ensure that relevant personal information for new hires is captured in the Payroll and HR and Benefits modules and that timely new hire reports are submitted to the appropriate state agencies. Employees can be automatically prompted to confirm the accuracy of their personal data and complete their profiles.

• Separation – When an employee is terminated, ADP removes that employee from the payroll system on the termination effective date you’ve specified.

ADP WORKFORCE NOW — ALL-IN-ONE HCM. Your single provider for payroll, talent management, human resource management, benefits administration, and time and attendance.

For more information, contact your Sales Representative or call 800.CALL.ADP (800-225-5237)