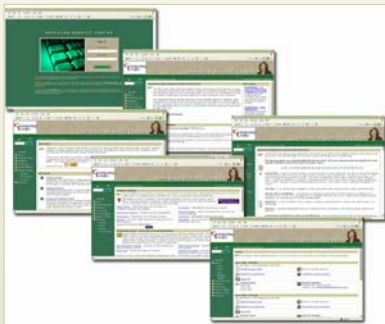


fact sheet...

Employee E·B·C Benefit Center

An Employee Benefit Center (EBC) is an online employee benefits handbook. The technology behind an EBC simplifies many time-consuming tasks for HR staffs, improves employee communications, and saves time, money, and energy!



Statistics show that most employees don't know the basics of their benefits until they need them. Furthermore, most HR staffs know that traditional methods of benefits communication have not been very successful.

The EBC is revolutionizing how HR staffs communicate their benefit options to their employees. It's easy to use, always up to date, and available 24/7 via Internet Explorer 5.0+.



RAM BENEFITS

EBC Streamlines Communications Between HR Staffs and Employees

Your benefit advisors can provide you with a customized Employee Benefit Center (EBC) that will greatly increase the effectiveness of your benefits communication to employees. Consequently, you can focus on the more strategic functions of your job and respond more effectively to a changing benefits environment.

How an EBC benefits your HR department

- Organizes employee benefits information in one place. Existing documents can be uploaded to your online file library
- Increases your efficiency by eliminating routine benefits inquiries
- Saves money by eliminating printing and distribution of paper manuals. Reduces costs when plans or policies change
- Allows you to update information via an easy-to-use online editor. You control the level of detail provided

How an EBC benefits your employees

- All company benefits information resides in one place. Your message stays the same any time it's accessed, reducing the possibility of employee misunderstanding or miscommunication
- A search feature allows quick access to benefits information, provider directories, SPD's, FAQ's, forms, and other content
- Built-in *Wellness Manager* includes an illustrated medical encyclopedia, drug interaction checker, chronic care guides, hospital quality ratings, and more
- Built-in *Life Events* section provides information to help manage lifestyle issues facing employees and their families
- Built-in financial planning *Calculators* help educate and assist employees with managing their finances
- Many resources are available in Español

For more information contact: **RAM Benefits - Scott Haskins**
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