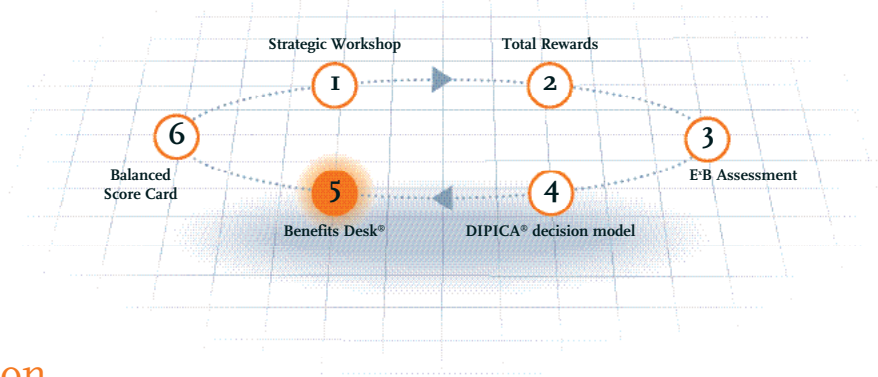


Benefits Desk® 0800 23013

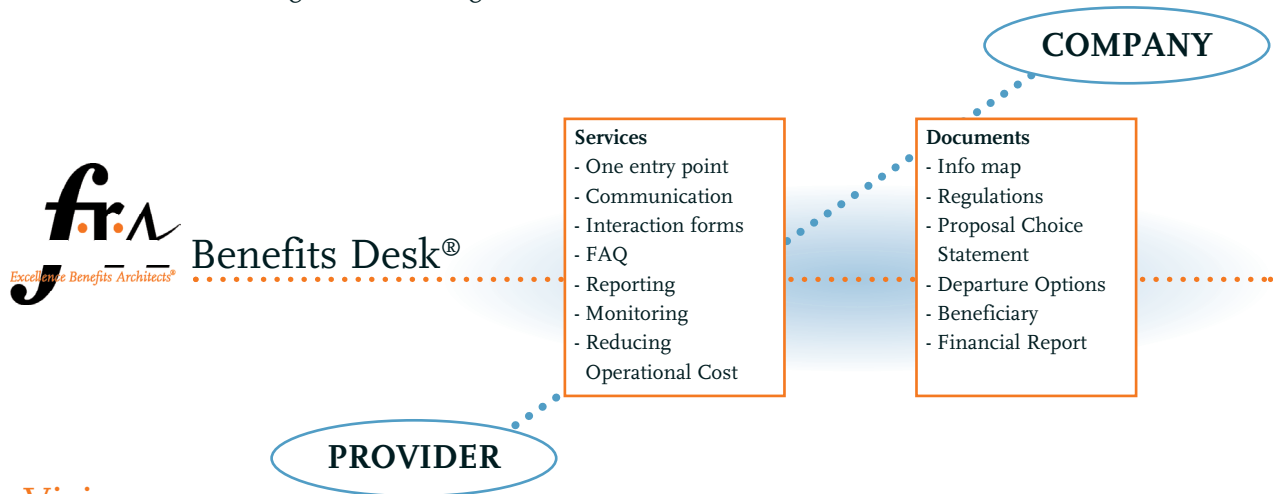


Description

A secure and transparent gateway between the Company and the Provider

F.R.A. Benefits Desk® manages and communicates the chosen benefits - such as pension, endowment, accident or hospitalisation insurance - as efficiently and routinely as presenting the monthly payrolls.

The Benefits Desk® is the operating centre that administers the creation of new files as well as the mutation and alteration of existing files, delivering extensive services and effective documents.



Vision

Optimizing return on investment for all parties

The Benefits Desk® streamlines the necessary information to and from the provider (insurers and pension funds) to enable full monitoring and reporting possibilities. In this way administration isn't only fit into a powerful instrument, it also allows the company executives to keep a clear view at all times on all benefits deployed.

By dividing the tasks and responsibilities the competences of all parties are optimised to the maximum insuring a cost effective and highly qualitative service.

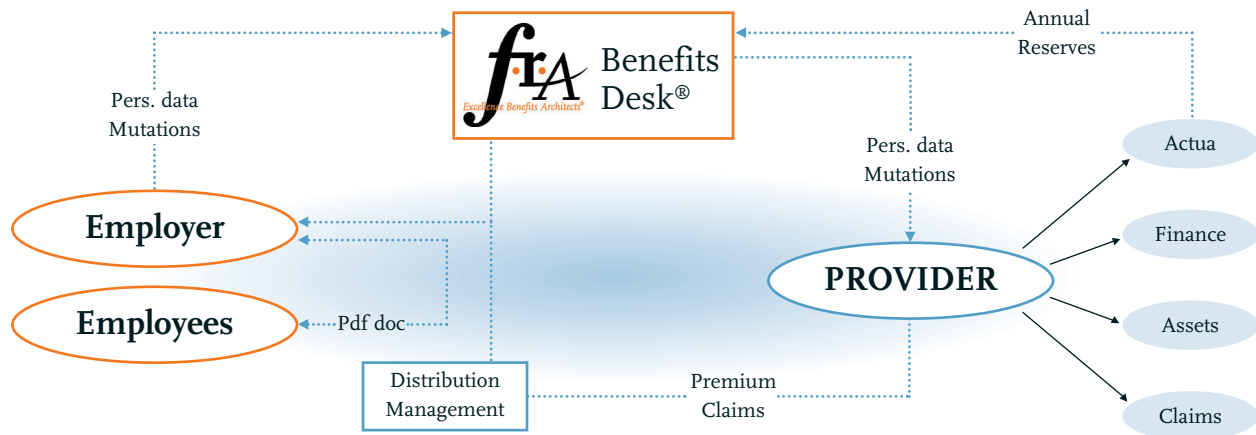
Implementation of the F.R.A. Benefits Desk® allows:

- Efficient administration and personalized communication of the offered benefits (pension, disability, death and hospitalisation insurance);
- Efficient processing and document handling management based on service level agreements (e.g. all necessary documents will be created and distributed within 10 working days after receipt of new employee data);
- Detailed monthly management reporting;
- Online and secure access for the HR department to the latest available data;
- Personalized and secured communication to all employees with PDF-files using Secured Attachment technology;
- Telephone and e-mail assistance by knowledgeable and highly experienced F.R.A. Benefits Desk® operators for all employees during normal working hours;
- Group communication session for all employees on their insurance statements and selection options on demand.

company advantages

employee advantages

Approach



Process management

Company > Provider

In agreement with the company, all data relating to the benefits are sent to the F.R.A. Benefits Desk®, who completes and distributes the necessary documents for the employees.

F.R.A. then delivers these structured data to the providers, so they can make all proper arrangements and calculations.

Monthly synchronisation

The F.R.A. Benefits Desk® does so with each creation of a new file, but also on a monthly basis, at the payroll check, when it monitors changes or mutations within the company.

The employee receives his benefit documents within 10 days of the payroll date.

Furthermore F.R.A. Benefits Desk® provides an annual calculation, synchronising the actuary data.

Security

All data are administered discretely and confidentially, using the Secure Attachment solution (www.secureattachment.com). This method enables the distribution of documents in an encrypted pdf format that encloses all applicable security rules.

Online access

With the E*B Portal the provider as well as the company can access all essential information on a security level base. All parties use logins to enter the central portal giving them access to their appropriate data.

Provider > Company

The intervention of F.R.A. Benefits Desk® in this process does not diminish the final responsibility of the provider towards the employees, meaning they will always benefit all full legal and contractual protection.

The provider will to contact the company for all accountability, premium, financial, claim and asset issues, without interference of the F.R.A. Benefits Desk®.

Reports

The F.R.A. Benefits Desk® however monitors all interaction closely and delivers comprehensive reports, presenting the possibility to measure the satisfaction of the employees through reaction times and the choices made. It also states the level in which the intended service quality is met.