



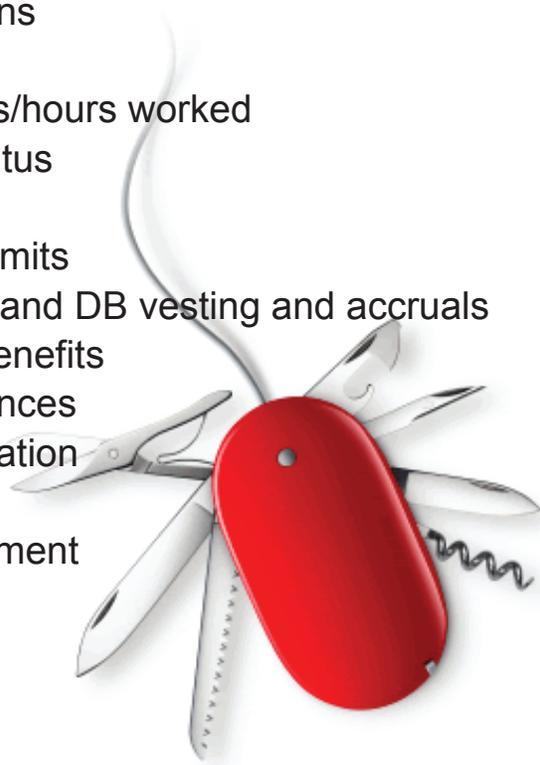
MultiEmployer.com

PARTICIPANT SELF SERVICE

A Comprehensive Suite Of Web Applications

Most routine interactions between the plan office and the participant can be made available on the plan's web site. Examples of typical interactions include the following:

- open enrollment elections
- check eligibility and dependent status
- check beneficiary designations
- check bank hours
- check employer contributions/hours worked
- check reciprocity transfer status
- check deductible status
- check YTD maximums and limits
- check DC pension balances and DB vesting and accruals
- estimate potential pension benefits
- check vacation account balances
- view claims summary information
- view EOBs
- make COBRA (or other) payment
- change address
- add/remove dependent
- submit forms online



MultiEmployer.com designs an integrated web front-end for each of these and any other interactive self-service applications. Most administrative systems have

now developed back-end capacities to service these transactions. Our front-end web applications are customized to integrate with your administrative system. If necessary, we can work with your IT staff to create the back-end module.



Online Defined Benefit and Defined Contribution Pension Estimators

Participants want to know when they can retire and how much money they will get. They want to understand the optional forms of the benefit which may be available to them when they retire as well as what their beneficiary will receive if they die before or after retirement. They want to know what kind of coverage is available in case of a permanent disability. And they need to know all of this based on many different retirement scenarios.

All of these pieces of information are difficult to communicate by means of the traditional benefit statement and traditional SPD. The issue is further complicated by Plan changes required under PPA Rehabilitation or Funding Improvement Plans.

MultiEmployer.com designs an interactive calculator for your plan that can be stand-alone (not requiring an interface with the plan's back-end information systems) or it can be fully integrated with your administrative system to pull in participant information. And it is structured to easily accommodate Plan revisions as they occur.

Using an interactive, online calculator, the participant can:

- find the earliest date of retirement
- find the earliest potential date for retirement with unreduced benefits
- see all optional forms of benefit based on beneficiary's date of birth and plan options
- see the bottom-line effect of retiring earlier or later
- see the bottom-line effect of working more or fewer hours
- see the accumulation potential of his defined contribution account
- see the potential monthly withdrawal amounts from a DC plan balance, given a variety of lifespan and interest assumptions

Our calculators are designed and tested by a professionally accredited actuary on the staff. Trustees and participants have great confidence in the results displayed on the website.

