

EMPLOYEE BENEFITS

To recruit – and keep – the very best employees in today’s marketplace, you must offer a competitive benefits package. Oasis Outsourcing helps you to level the playing field with any Fortune 500 company. And because we administer these complex programs, you and your employees can simply reap the rewards while we take care of the details. You’ll also be able to better contain your healthcare costs by participating in the Oasis Outsourcing benefits program, which has historically had substantially lower annual medical rate increases than the industry average. Key offerings in our benefits portfolio include:

HEALTH INSURANCE

- Medical
 - HMO
 - POS
 - PPO
 - HDHP
 - LBMP
- Dental
 - DMO
 - PPO
- Vision Care

OTHER INSURANCE

- Life and AD&D
- Accident
- Hospital Indemnity
- Short- and Long-Term Disability
- Long-Term Care
- Critical Illness
- Cancer
- Legal
- Pet
- Roadside Assistance
- Credit Card Protection
- Identity Theft Protection

ADMINISTRATION AND SUPPORT

- Annual Enrollment
- New Employee Enrollments
- Employee Eligibility
- Section 125 Plan
- COBRA
- Invoice Reconciliation/Payment
- 5500 Filings
- Dedicated Benefits Specialist Assigned to Each Client
- Benefits Call Center

Note: See Appendix for detailed plan descriptions.

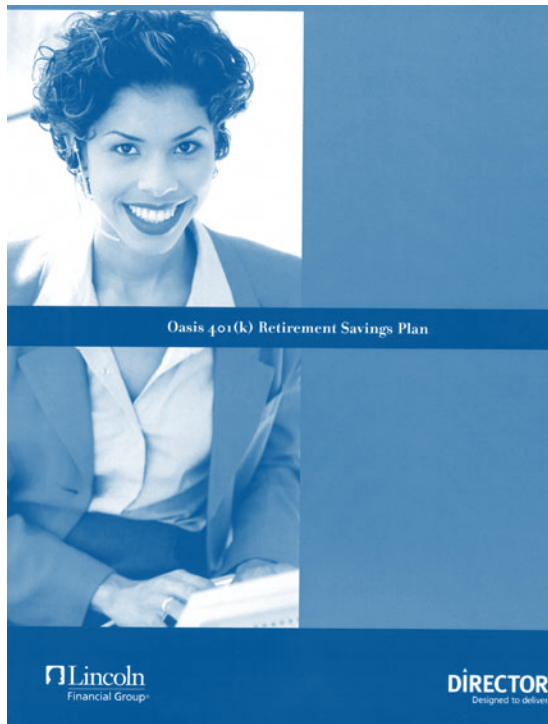


EMPLOYEE BENEFITS (cont'd.)

FINANCIAL SAVINGS PLANS

- 401(k) Retirement Plan*
 - 29 Investment Options
 - 401(k) Toolbox where employees can have their investments actively managed by a certified money manager
 - Multiple Fund Managers
 - 24/7 Online access to change allocations or transfer existing balances from one account to another
 - Multiple vesting options
 - Plan audits and 5500 tax filing
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
 - Including Child Care Expenses
 - Medical Spending Debit Card
- Parking and Transit Plan
- Pre-Paid College Fund
- Online Account Access

* See Appendix for more information on the 401(k) Plan.



EMPLOYEE ADVOCACY

- Employee Assistance Program (EAP)
 - Marital and Family Issues
 - Drug and Substance Abuse
 - Alcohol Abuse
 - Stress Reduction
 - Personal and Emotional Problems
- Health Advocate
 - Claims Resolution
 - Help finding the best doctors and hospitals and securing appointments
 - Help obtaining service for your elderly parents
 - Help scheduling timely appointments, especially with specialist physicians
 - Help when faced with serious illness or injury
 - Help with insurance claim and billing issues
 - Parents and the parents of your spouse can also be covered under this program
- WellCall Personalized Health Management
 - Weight Loss
 - Stress Reduction
 - Exercise
 - Smoking Cessation
 - Healthy Baby
 - Chronic Conditions
- Employee Web Access
 - Benefits Summary

LEGAL AND REGULATORY

- HIPAA Compliance
- Compliance with IRS Code Section 125