



June 9, 2016

Good day,

This may sound a bit odd but I am looking forward to the next 3 to 6 months. That's because, in spite of all the negative news in our midst about the economy, the ACA, about the elections with emails and universities, as well as other stuff; we have a lot of positive new things in the works or ready for release. Let me share a few:

**Change to your monthly billing statement...**Aside from some minor language revisions surrounding the claims utilization, we have added a reminder to your statement that you can quickly and easily request a complete history of your claim transactions at any time by requesting a Fund Transaction Report. This is a report our system produces to show employers every claims related transaction in and out of their own claim account. From an employer's inception this report tracks every debit and credit related to claims history and on the last page is a summary showing a balance. This balance shown would reflect what the employer's refund would be if the employer canceled their plan at that moment.

**Empowr™**...many of you know that since we started our system conversion in late January 2016, that Empowr™ has not been 100% reliable. The one positive result of the Empowr™ hiccups is that we have come to know just how much employers and their members rely on it for information. So, you can look forward to the rollout of a major enhancement to Empowr™ over the next 60 days (a little birdie told me it even includes a mobile app). It will have a new look, new features and we believe easier to manage. We will tell you more about this as we roll out the enhancements. I think you will be pleased.

**EOB Concierge™**...those of you who use the Concierge know that it saves you time and the hassle of sending in your carrier EOBs. To brag, BEN-E-LECT was the first in the industry to build and offer this electronic means of retrieving member's EOBs. We have made enhancements to the Concierge which you cannot see but you will feel. We have built in additional safety features to ensure that if your EOBs are not pulled or if your Concierge enrollment goes inactive we will know and resolve it faster. Though you may not see this you will benefit from it.

**New IT staff**...BEN-E-LECT has added two additional developers (that means programmers to you and me) to our IT team. Some of you have heard me say that I am not fond of "programmers" but I have to admit that I am proud of our IT team. Over the past year, they have been steadfast fighting the issues with the system conversion, Empowr™, as well as all of the other modifications the management team has requested. We all like to "beat up" on IT folks but I will brag about our team any day and now we are beefing up the team with 2 additional developers.

So, that is a glimpse into why I am optimistic about the second half of 2016.

The BEN-E-LECT staff continues to focus on the commitment we made to you; that your claims, premium, benefits and service will be handled accurately, timely, and with the goal of 100% satisfaction. We appreciate your business and wish to keep it.