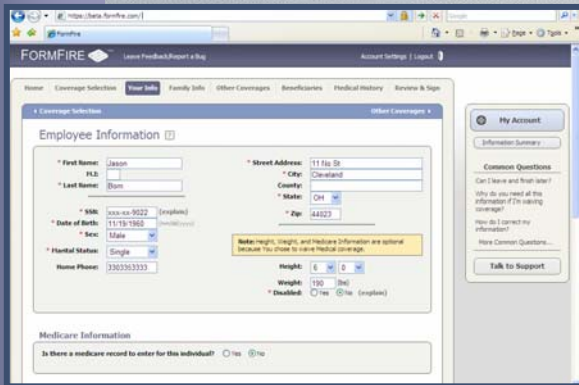
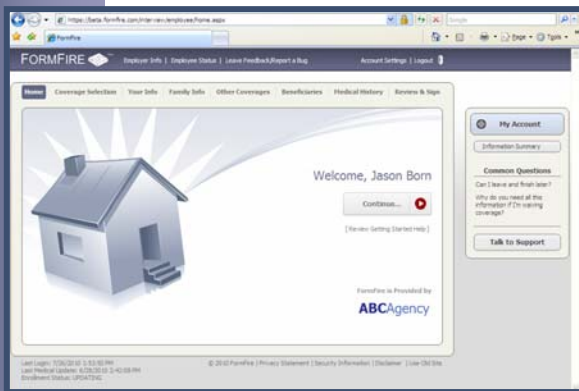




The Game Changer For Small Group Enrollment is here!

FormFire—the nation's largest, carrier endorsed, online application, data processing and workflow system is now available in your state.



- Complete Online Group Data Collection (Spanish & English)
- Full Application Scrubbing and Data Presentation
- Carrier Accepted and Endorsed Processes
- Broker Controlled Data Processing
- Complete HIPAA Security, Compliance and Indemnification
- Group Health and Group-to-Group Benchmark Reporting
- Group HR Information Portals & Survey Tools

The FormFire Advantage...

FormFire is the country's leading player in bringing digital online processes to the paperbound world of Small Group Health Insurance. If you have ever wanted to lower the time, resources and dollars spent finding your clients a better benefits match, and at the same time, offer them a value that is hard to move away from — this technology is one you should consider.

The technology covers the gathering of coverage choices, personal demographic and health information, the collection and notarization of legal electronic signatures, and the digital transfer/processing of Carrier census, application, underwriting, and sold case submission* information.

FormFire's Main Features:

System:

- Elimination of paper applications (Employee & Employer*)
- System in English and Spanish**
- SmartAdd© Medical Condition & Drug database
- Full data scrubbing of entered information
- Complete range of Carrier applications and documentation
- Broker branded site and communication tools
- Award nominated User Interface design

Data Reporting:

- Data benchmarking to over 50,000 other groups†
- Data and Excel® census exports
- Group health/demographic reporting‡
- System audit and management reporting

Compliance/Security:

- Full HIPAA/HITECH compliance
- SecureStore© proprietary data tracking & auditing
- Federally legal and Carrier accepted e-Signature process
- SAS70 data security & individual "identity theft" indemnification

User Support:

- Copilot Virtual Enrollment/Online Assistance System†
- Dedicated Individual, Employer and Brokers support lines
- On-demand Broker branded marketing/information items
- Broker online Training School
- Ability to add growing range of Group features (i.e. HR Portal‡)

Data Export/Import:

- Carrier specific data feeds and transfer file formats
- Free data transfer/import from other online systems

FormFire's Offer...

Get Started, with FormFire's Worry-Free Option

For first time customers, FormFire offers a special 90-day upgrade or cancellation option. Within 90-days of first using, you can change or terminate the service and FormFire will return and/or credit any payments made. Please call for more information.

* Where participating Carriers allow.

** Available from September, 2010.

† Additional service fees apply. Please ask about pricing.

A unifying system for all...

FormFire: The digital pipeline.

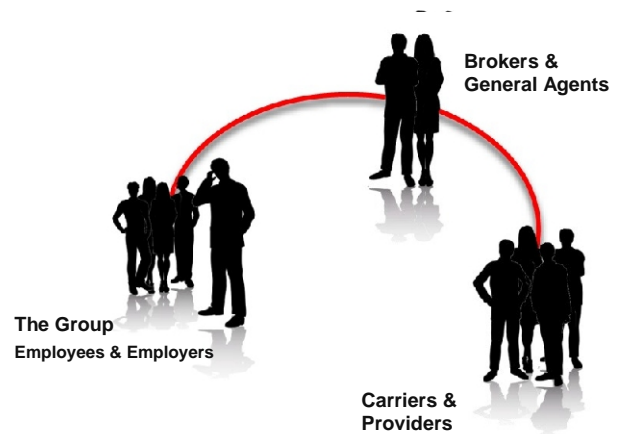
FormFire, LLC is a specialized application service provider supporting the health insurance industry. It was founded in January 2006, after an extensive 3-year product development.

FormFire's goal is to build a unifying digital workflow system that serves the whole insurance market—particularly where private health information and medical underwriting are part of the normal business process.

By developing and adapting state-of-the-art technology to meet the needs of multiple business users, FormFire has constructed a digital “pipeline” that connects individual Employees, Employers, Brokers, and General Agents, with Carriers and Providers.

FormFire's technology covers the process of gathering all relevant demographic and personal health information, the collection and notarization of legal electronic signatures, and the digital transfer and processing of census, application, underwriting, and submission information.

This intelligent system supports any insurance group: whether they need to be supplied with traditional paper applications, or wish to take advantage of the savings and efficiency e-Commerce and paper eradication can bring.



The Group

Ask any Employer or Employee about applying for medical coverage and they will tell you it's not easy. Unfortunately, that's the way the industry works... but FormFire brings a different and simpler approach.

FormFire's approach is an online interactive interview that collects needed information. It's interview process can configure itself to each personal situation and the needs of the involved industry groups. The information collected is stored securely and compliantly, and can be shared or sent to any who need to use it.

Beyond the obvious work reduction and time savings for the Employer and Employees, there are a number of other features that bring rewards:

For the Employer...

- A HIPAA compliant and a useful HR tool.
- Private and secure technology with no software to install or maintain.

For the individual Employee...

- Available 24x7.
- Updateable and transferable information: Year-to-Year, Employer-to-Employer—making future updates, changes, and applications a snap.

- A tool that can be used for additional voluntary, or individual coverage.

The FormFire process compliments the current way industry works. It fits straight in. But it goes beyond the traditional: getting the needed information into a digital format at the earliest opportunity—direct from each applying individual.

Each individual enters their details online through an interview process that asks and shows only relevant questions. The interview intelligently monitors and checks entries: looking for missing details and “scrubbing” unclear information. On completion, all those applying are walked through an information review and legal disclosure.

At final sign-off, each applicant is asked to complete a binding electronic signature—a unique mouse-to-sign technology that can be used by any computer and does not require specialized or additional equipment to work.

This innovative electronic signature process was specifically designed by FormFire to meet the needs of the insurance industry.



Brokers & Agents

As a Broker, finding and retaining customers profitably is becoming more difficult each year. For a General Agent, costs climb as they bring value to brokers and deal with the growing resources needed in responding to increased quote requests.

FormFire not only allows Employees and Employers to submit information and apply for medical coverage online, but it provides Brokers and General Agents with a complete management system: from processing “street-rate” quotes through to submitting sold business.

FormFire is the one place to manage many typical business processes, including:

- **Census gathering**
- **Open enrollments**
- **Pre-screens**
- **Medically underwritten pricing**
- **Sold case submissions**
- **Adds & deletes**
- **Renewals**



Carriers & Providers

As the world moves further into the digital age, it is becoming clearer that re-keying or manually sorting information for quoting and processing purposes is a huge waste of valuable resources.

Implementing a dedicated online enrollment system is not only expensive, but could take months to develop, or may not live up to business expectations once deployed.

FormFire, through the flexibility of its existing technology, has the ability to integrate with any insurance Carrier or Provider’s quoting, submission, and management system. At the very basic level, FormFire can supply Carriers and Providers with their own paper documentation in a scrubbed, legible, and complete form.

With FormFire’s electronic signature solution, Carriers and Providers can not just obtain a binding signature, but get a starting point in leveraging the cost savings and efficiencies e-Commerce and paper eradication can bring.

The system allows all involved to see and manage the activity around a customer account. It can be a watchdog and communications tool: from the simple act of gathering up a census, to monitoring the progress of a group as they sign-off information.

When information is complete, Brokers and General Agents have the ability to service each and every participating Carrier or Provider with the data they require.

That data can be sent completely digitally, used to build a spreadsheet census, or put to specific paper applications in the traditional manner.

More and more FormFire participating Carriers do not require a “wet” signature—even for sold cases. This means the time and energy normally used by Brokers and General Agents to finalize a case can be productively spent doing other things.

FormFire maintains all of the relevant documentation, forms and protocols—so Brokers and General Agents can be assured that Carriers and Providers get what they need, when they need it.

Here are a few common areas where FormFire can add value:

- **Carrier/Provider portal:** A direct link into the FormFire work process: allowing administration and underwriting teams to work more quickly and efficiently through direct data access and communication.
- **Group summary/reporting:** Giving underwriting teams the ability to quickly review a case and understand the full circumstance and medical picture.
- **Data transfer to internal systems:** Leveraging the data already in place: reducing time, cost, and error of re-keying work—from pre-quote through to membership submission.
- **Group tracking and flagging:** By interfacing internal systems with FormFire, Carriers and Providers workflow steps can be echoed back to all involved—bringing visibility to items for concerned outside groups.
- **Digital/Auto-Underwriting:** Auto feeding of quote compilers: reducing underwriting lead-times and bottlenecks.

Technology, security, use, and people

Technology

The underlying technologies utilized by FormFire are ASP.NET, C#, AJAX, and XML languages and protocols. These, in turn, are coupled with powerful SQL database storage and retrieval systems.

This foundation is overlaid by a number of proprietary software and design developments covering online user interfaces, data retrieval, data exchange, and data mapping. The technology is further enhanced by specific industry, federal, and HIPAA related security standards and guidelines.

The overall system architecture is designed to be flexible, secure, and scaleable. It is designed to meet both nation-wide demand—and at the same time be governed by regional/local business rules.

Control, security, and dynamic “on-the-fly” customization are three of the key design principles inside FormFire.

Security

FormFire set out to provide the most secure and HIPAA compliant system possible. It did this by:

- **Independent security and penetration testing:** FormFire works with a team of 3rd party providers, including VeriSign, to ensure it is secure. With their assistance, FormFire is able to spot any potential security weaknesses well before they can pose any threat.



- **Strong SSL encryption:** FormFire uses the most secure form of SSL available, ensuring that data can not be intercepted.

- **Secure storage:** Servers are located in a secure offsite datacenter, guarded by biometric surveillance systems, accessible only by approved personnel, monitored 24x7, and protected by full Disaster Recovery capability.

Use

Currently, FormFire is used by thousands of small group businesses across multiple states. Its tools are regularly being utilized by a significant and growing number of Brokers and General Agents.

FormFire serves more than 20 Carriers and Providers, including national and large regional players such as:

- **Anthem**
- **Aetna**
- **Humana**
- **Kaiser**
- **Medical Mutual of Ohio**
- **United Health Care**

Presently, a number of the above Carrier groups are working with FormFire to enhance their own capability and leverage the possibilities new digital processes can bring.

People

FormFire’s key development staff are all degreed software engineers, each with expertise and experience in the specialized fields of:

- **User Interface & System Usability**
- **Data Management**
- **Data Retrieval**
- **Internet-based Software Development**

This group of engineers is supported by in-house insurance expertise and medical/underwriting knowledge and know-how.

FormFire is headquartered in Cleveland, Ohio. USA.

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