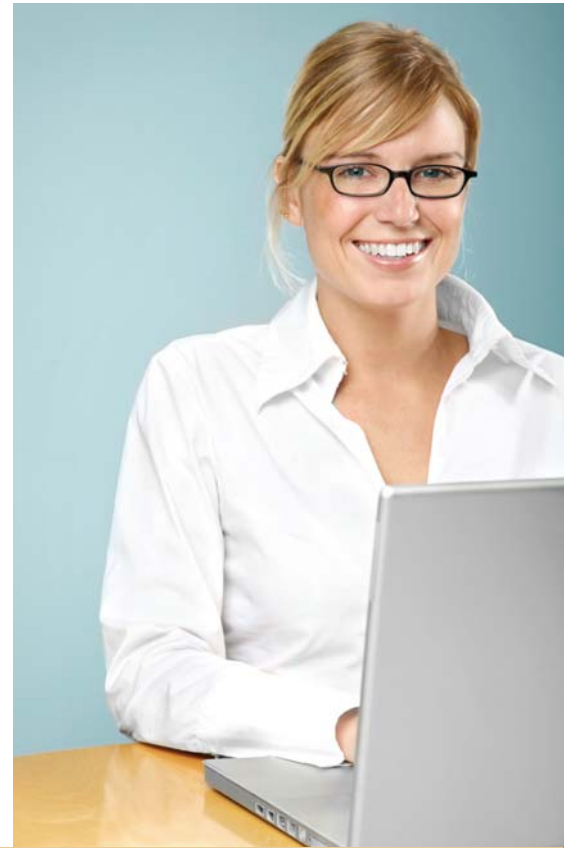


> **Convenient, Cost-Effective and Secure Access to Your Employee Benefit Plan Information**

Cambridge Access Point is a secure, easy-to-use extranet that allows our clients and their employees to access, track and manage their employee benefit plan information over the Internet, 24/7.

It is a cost-effective tool that helps human resources professionals and other company executives improve their efficiency. It serves as an interactive repository that allows clients to track, manage and coordinate large amounts of benefits information and documents in one central location. It also provides employees with greater access to information about their benefit plans.

Cambridge Access Point is a tool that Cambridge Employee Benefits makes available to all of its clients.

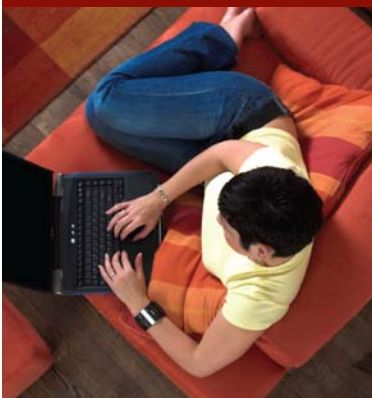


> **Benefits for HR PROFESSIONALS**



- > Enables better communication of benefit information to employees
- > Allows online management of plan enrollment, new hire eligibility and change of status requests
- > Provides access to useful, informative tools such as legislative updates, federal mandates, Cambridge newsletters and other resources to help you manage your benefit plans effectively
- > Reduces burdens on HR staff and saves on budget by maintaining employee and benefit plan information in one central, easily-accessible location

> **Benefits for EMPLOYEES**



- > Allows employees to access their eligible benefit programs, including plan highlights and details via the Internet
- > Enables employees to enroll in and change status of their benefit plans
- > Provides access to Cambridge's "Employee News to Use" and other useful information