



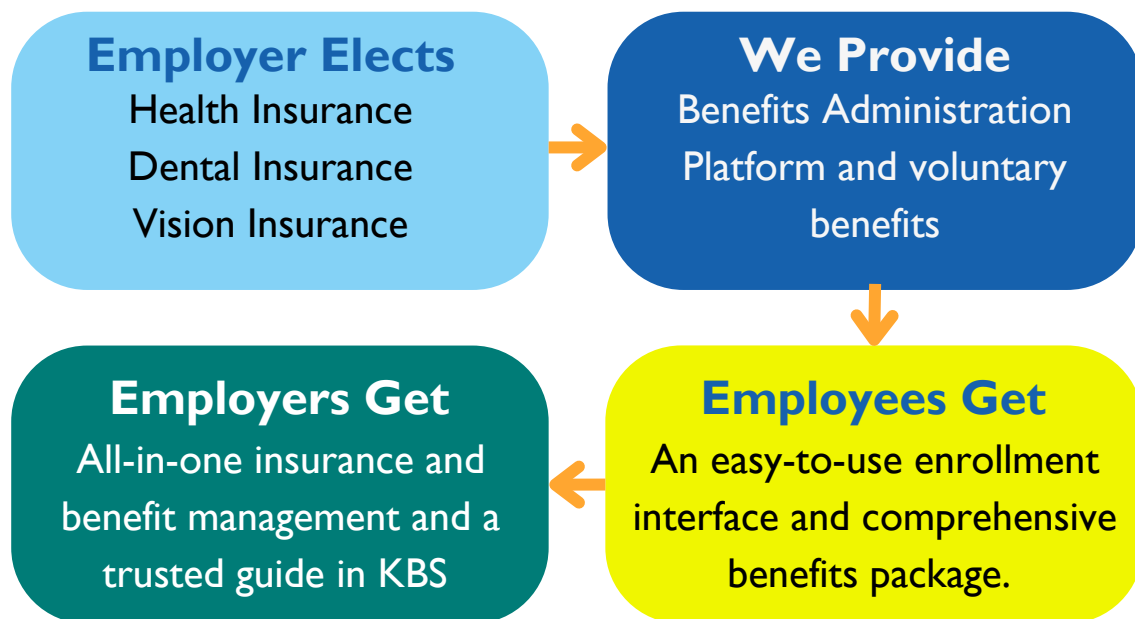
Community Connected Benefits

Benefits the KBS Way

Our employee benefit administration is a tool focused on the best process for both employers and employees. By connecting clients with an all-in-one benefits package wrapped in an easy-to-use employee interface, we believe that doing benefits the KBS way is step forward. For us, the proof is in the process. We value the how and why and work to be your guide as you search for comprehensive yet simple benefit administration.

Benefits for the Employer

Managing insurance and benefits for an entire district is difficult work. We make the process simple by giving clients access to a single-source benefit and insurance management platform. No more bouncing between carriers and portals. Everything you need to serve your employees is stored, accessed, and managed in our EBS platform.



Benefits for the Employee

Benefit and insurance enrollment is one of the most common and frustrating pain-points for teachers and staff. That is why our solution focuses on the employee experience. We focus on convenience, confidence, and control.

- Convenience at every turn
 - From health insurance to flexible spending accounts, each and every benefit is enrolled in through our portal.
 - Employees can enroll at the time of their choosing. Whether its at home with family or during dedicated work time, employees pick the time and setting that is best for their enrollment experience.

The screenshot shows the Delta Dental enrollment portal. At the top, there is a navigation bar with 'Home', 'You & Your Family', 'My Benefits', and 'Sign & Submit'. The main heading is 'Dental' with a 'DELTA DENTAL' logo. Below this, there are tabs for 'Benefits Assistant', 'Plan Options', and 'Plan Summaries'. The central content area features a video player with a man speaking and a 'Dental' logo. To the right, there is a 'My Benefits' sidebar with a list of benefits and their costs, including Dental, Vision, Medical FSA, and various life insurance options. Below the video, there are two panels: 'DENTAL' showing enrollment options and costs, and 'DECLINE COVERAGE' with a 'Decline' button.

Your Cost: Per Pay Period	
<input checked="" type="radio"/> Employee Only:	\$11.35
<input type="radio"/> Employee + 1:	\$21.95
<input type="radio"/> Employee+Family:	\$37.65

My Benefits	
Important Benefit Information	\$0.00
Dental	\$0.00
Vision	\$0.00
Medical FSA	\$0.00
Dependent Care FSA	\$0.00
Short Term Disability	\$0.00
Long Term Disability	\$0.00
Basic Life and AD&D	\$0.00
Voluntary Life and AD&D - Self	\$0.00
Voluntary Life and AD&D - Spouse	\$0.00
Voluntary Life and AD&D - Children	\$0.00
Critical Illness - Self	\$0.00
Critical Illness - Spouse	\$0.00
Critical Illness - Child(ren)	\$0.00
Accident	\$0.00
Cancer	\$0.00
Hospital Indemnity	\$0.00
Individual Permanent Life	\$0.00
Employer Cost	\$0.00
Pre-tax cost	\$0.00
Post-tax cost	\$0.00
Total Cost	\$0.00
Per Pay Period	

- Confidence in their benefit selections
 - Our unique and powerful virtual enrollment assistant educates employees as they enroll. We've eliminated the frustration of doubt and place benefit education first.
 - Our pricing calculator updates after each benefit selection so employees know exactly how much will be deducted from their pay.
- Control over their benefits
 - Employees have year round access to their benefits. They can make changes, file claims, and review benefit summaries any time.

Your employees will have a better benefits experience when you use the KBS way!