

## BENEFITS CONSULTANTS

The following directory includes providers of benefits services as listed in *HRO Today's* online Resource Guide. Services include program design, cost containment, enrollment, actuarial analysis, and full-service benefits administration. Other areas of focus for these vendors include healthcare strategy and plans, retirement plan design, life insurance, long-term and disability selection of plan providers and administrators, and assessment of employee behavior and benchmarking.

| COMPANY                                  | URL                          | COMPANY   | URL                        |
|--|------------------------------|---|----------------------------|
| 5500Tax Group, Inc.                      | www.5500tax.com              | Caliber Point Business Solutions                | www.caliberpoint.com       |
| ABD Insurance & Financial Services       | www.cybersure.com            | Capital H Group                                 | www.capitalhgroup.com      |
| Absentys, LLC                            | www.absentys.com             | Carolina HR Partners, Inc.                      | www.carolinahrpartners.com |
| Accenture HR Services                    | www.accenture.com/hrservices | CBIZ Human Capital Services                     | www.cbiz.com/hr            |
| ACS, Inc.                                | www.acs-inc.com              | CCA Strategies LLC                              | www.ccastrategies.com      |
| Advantec                                 | www.advantec-hr.com          | CDI Business Solutions                          | www.cdicorp.com            |
| Aetna Inc.                               | www.aetnaushc.com            | CDP Group Limited                               | www.cdpgroupltd.com        |
| AFLAC                                    | www.aflac.com                | Ceridian Canada                                 | www.ceridian.ca            |
| AIG                                      | www.aig.com                  | Ceridian  | www.ceridian.com/hro       |
| AIM Investment Services, Inc.            | www.aiminvestments.com       | cfactor   | www.cfactor.net            |
| Alliance Workplace Solutions             | www.alliancews.com           | Checkpoint HR                                   | www.checkpointhr.com       |
| ALTRES Global Business Services          | www.altres.com               | CIGNA Group Insurance                           | www.cigna.com              |
| America's Choice Healthplans             | www.myamericaschoice.com     | CitiStreet                                      | www.citistreetonline.com   |
| AmeriHealth Administrators               | www.amerhealth-tpa.com       | Clair Odell Group                               | www.clairodell.com         |
| Ameritas Group                           | www.ameritasgroup.com        | Clark Consulting                                | www.clarkconsulting.com    |
| Aon Consulting                           | www.aon.com/hro              | CNA Insurance Companies                         | www.cna.com                |
| Argus Consulting Ltd                     | www.arguscl.com              | COBRAGUARD, Inc.                                | www.cobraguard.net         |
| Astron Solutions                         | www.astronsolutions.com      | Colonial Life & Accident Insurance Company      | www.coloniallife.com       |
| AtWork Technologies, Inc.                | www.atwork.net               | Combined Insurance                              | www.combined.com           |
| AXA Advisors, LLC                        | www.axa.com                  | Company of America                              |                            |
| Banknorth Insurance Group                | www.banknorthinsurance.com   | Commerce Bancorp, Inc.                          | www.commerceonline.com     |
| Barnett Associates                       | www.barnettassociates.com    | Convergys Corporation                           | www.convergys.com          |
| Barrow Group, LLC                        | www.barrowgroup.com          | Core3   | www.core3inc.com           |
| BB&T Corporation                         | www.bbandt.com               | Corporate Benefit Strategies, Inc.              | www.cbscobra.com           |
| The Benchmark Partners                   | www.TheBenchmarkPartners.com | Covantage                                       | www.covantage.com          |
| BeneCom Associates, LLC                  | www.benecomassociates.com    | Curcio Webb                                     | www.curciowebb.com         |
| Benefit Concepts                         | www.benefitconcepts.com      | Deloitte Consulting LLP                         | www.deloitte.com           |
| Benefit Partners, Inc.                   | www.benefit1.com             | Doherty Employer Services                       | www.dohertyhro.com         |
| Benefit & Risk Management Services, Inc. | www.brmsonline.com           | DRG Outsourcing                                 | www.drg.co.za              |
| Benefit Software Inc.                    | www.bsiweb.com               | Driver Alliant                                  | www.driveralliant.com      |
| BenefitAmerica                           | www.benefitamerica.com       | eBenX   | www.ebenx.com              |
| Benefitfocus.com, Inc.                   | www.benefitfocus.com         | Empliant  | www.empliant.com           |
| BenefitOne of America                    | www.benefitone.com           | Employer Solutions Group                        | www.esgsite.com            |
| Benefits and Compensation Design Group   | www.bencomp.com              | Employers' Association                          | www.eaconnect.com          |
| BenefitVision Inc.                       | www.benefitvision.com        | Ernst & Young                                   | www.ey.com                 |
| BenefitWorks, LLC                        | www.benefitworks.com         | Evolution Benefits, Inc.                        | www.evolutionbenefits.com  |
| Benelogic                                | www.benelogic.com            | Fidelity Human Resources Services Company, Inc. | www.fidelity.com/workplace |
| BenXL                                    | www.BenXL.com                | Fleet Insurance Services L.L.C.                 | www.fleet.com              |
| Black Mountain Group                     | www.blackmountain.com        | The Flex Company of America, Inc.               | www.theflexcompany.com     |
| Blue Cross and Blue Shield Association   | www.bcbs.com                 | FlexCorp Systems                                | www.flexcorpsys.com        |
| BridgeStreet Worldwide, Inc.             | www.bridgestreet.com         | Fortis, Inc.                                    | www.fortis.com             |
| Brokerage Concepts Inc.                  | www.bcitpa.com               | Freedom Companies                               | www.freedomcompanies.net   |
| Brown & Brown, Inc.                      | www.bbinsurance.com          |   |                            |
| Brown Rudnick Berlack Israels            | www.brownrudnick.com         |   |                            |

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| COMPANY  | URL  |
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| Full Time Solutions                            | <a href="http://www.ftshr.com">www.ftshr.com</a>                                     |
| Geac Computer Corporation Limited              | <a href="http://www.totalhr.com">www.totalhr.com</a>                                 |
| Gevity   | <a href="http://www.gevity.com">www.gevity.com</a>                                   |
| The Guardian Life Insurance Company of America | <a href="http://www.glic.com">www.glic.com</a>                                       |
| Harris Rothenberg International (HRI)          | <a href="http://www.harrisrothenberg.com">www.harrisrothenberg.com</a>               |
| Hartford Specialty Risk Management Division    | <a href="http://www.thehartford.com">www.thehartford.com</a>                         |
| Hay Group                                      | <a href="http://www.haygroup.com">www.haygroup.com</a>                               |
| HCap Strategies                                | <a href="http://www.hcapstrategies.com">www.hcapstrategies.com</a>                   |
| Heath Lambert Group                            | <a href="http://www.heathlambert.com">www.heathlambert.com</a>                       |
| Hewitt Associates                              | <a href="http://www.hewitt.com">www.hewitt.com</a>                                   |
| Hilb Rogal & Hobbs (HRH)                       | <a href="http://www.hrh.com">www.hrh.com</a>   |
| Hobbs Group                                    | <a href="http://www.hobbsgroup.com">www.hobbsgroup.com</a>                           |
| Holmes Murphy & Associates Inc.                | <a href="http://www.holmesmurphy.com">www.holmesmurphy.com</a>                       |
| HR Best Practices                              | <a href="http://www.HRBestPractices.com">www.HRBestPractices.com</a>                 |
| HRO Core Inc.                                  | <a href="http://www.hrocore.com">www.hrocore.com</a>                                 |
| HRTotal, Inc.                                  | <a href="http://www.hrtotal.com">www.hrtotal.com</a>                                 |
| HSBC Insurance Brokers Limited                 | <a href="http://www.insurancebrokers.hsbc.co.uk">www.insurancebrokers.hsbc.co.uk</a> |
| Hub International Ltd.                         | <a href="http://www.hubinternational.com">www.hubinternational.com</a>               |
| Humanex, Inc.                                  | <a href="http://www.humanexinc.com">www.humanexinc.com</a>                           |
| HumCap LP                                      | <a href="http://www.humcapinc.com">www.humcapinc.com</a>                             |
| Hylant Group                                   | <a href="http://www.hylant.com">www.hylant.com</a>                                   |
| iHouse   | <a href="http://www.ihouse.com">www.ihouse.com</a>                                   |
| Infowavz International                         | <a href="http://www.infowavz.com">www.infowavz.com</a>                               |
| Insurance Management Solutions Group (IMSG)    | <a href="http://www.outsourceimsg.com">www.outsourceimsg.com</a>                     |
| J. Smith Lanier & Co.                          | <a href="http://www.jsmithlanier.com">www.jsmithlanier.com</a>                       |
| Jardine Lloyd Thompson Group P.L.C. (JLT)      | <a href="http://www.jltgroup.com">www.jltgroup.com</a>                               |
| John L. Wortham & Son, L.P.                    | <a href="http://www.jwortham.com">www.jwortham.com</a>                               |
| Keenan & Associates                            | <a href="http://www.keenanassoc.com">www.keenanassoc.com</a>                         |
| KPMG International                             | <a href="http://www.kpmg.com">www.kpmg.com</a>                                       |
| Lawson   | <a href="http://www.lawson.com">www.lawson.com</a>                                   |
| The Leavitt Group                              | <a href="http://www.leavitt.com">www.leavitt.com</a>                                 |
| Liberty Mutual Insurance Company               | <a href="http://www.libertymutual.com">www.libertymutual.com</a>                     |
| Lockton Companies. Inc.                        | <a href="http://www.lockton.com">www.lockton.com</a>                                 |
| The Loomis Company                             | <a href="http://www.loomisco.com">www.loomisco.com</a>                               |
| ITSave, Inc.                                   | <a href="http://www.itsave.com">www.itsave.com</a>                                   |
| M Squared                                      | <a href="http://www.msquared.com">www.msquared.com</a>                               |
| Ma Foi Consulting Solutions Ltd.               | <a href="http://www.mcsf.co.in">www.mcsf.co.in</a>                                   |
| Marsh Inc.                                     | <a href="http://www.marsh.com">www.marsh.com</a>                                     |
| Marsh & McLennan Companies                     | <a href="http://www.marshmac.com">www.marshmac.com</a>                               |
| McGriff, Seibels & Williams, Inc               | <a href="http://www.mcgriff.com">www.mcgriff.com</a>                                 |
| Meadowbrook Insurance Group, Inc.              | <a href="http://www.meadowbrook.com">www.meadowbrook.com</a>                         |
| Mercer HR Services                             | <a href="http://www.mercerhrs.com">www.mercerhrs.com</a>                             |
| Mercer Human Resource Consulting LLC           | <a href="http://www.mercerhr.com">www.mercerhr.com</a>                               |
| MetLife Insurance Company                      | <a href="http://www.metlife.com">www.metlife.com</a>                                 |
| Morneau Sobeco                                 | <a href="http://www.morneausobeco.com">www.morneausobeco.com</a>                     |
| Mortgage Benefits Corporation                  | <a href="http://www.mortgageplans.com">www.mortgageplans.com</a>                     |
| Motif, Inc.                                    | <a href="http://www.motifinc.com">www.motifinc.com</a>                               |
| Mutual of Omaha Insurance Company              | <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>                     |
| myBenefitStatements                            | <a href="http://www.mybenefitstatements.com">www.mybenefitstatements.com</a>         |
| myCafeteriaPlan                                | <a href="http://www.mycafeteriaplan.com">www.mycafeteriaplan.com</a>                 |

| COMPANY                                       | URL  |
|---|--|
| NationalHR, Inc.                              | <a href="http://www.nationalhr.com">www.nationalhr.com</a>                                       |
| Nationwide Mutual Insurance Company           | <a href="http://www.nationwide.com">www.nationwide.com</a>                                       |
| Near North Insurance Brokerage, Inc.          | <a href="http://www.nnng.com">www.nnng.com</a>   |
| neoIT   | <a href="http://www.neoit.com">www.neoit.com</a>   |
| New York Life Insurance Company               | <a href="http://www.nyl.com">www.nyl.com</a>   |
| Optimum Solutions, Inc.                       | <a href="http://www.optimum-solutions.com">www.optimum-solutions.com</a>                         |
| Oracle Corporation                            | <a href="http://www.oracle.com/start">www.oracle.com/start</a>                                   |
| Osource India Pvt. Ltd.                       | <a href="http://www.osourceindia.com">www.osourceindia.com</a>                                   |
| Palmer & Cay Inc.                             | <a href="http://www.palmercay.com">www.palmercay.com</a>   |
| Paychex                                       | <a href="http://www.paychex.com">www.paychex.com</a>   |
| The PEO Solution Company LLC                  | <a href="http://www.peoadvisor.com">www.peoadvisor.com</a>                                       |
| PlatformOne                                   | <a href="http://www.platformone.com">www.platformone.com</a>                                     |
| The Principal Financial Group                 | <a href="http://www.principal.com">www.principal.com</a>   |
| ProcessWorks, Inc.                            | <a href="http://www.processworksinc.com">www.processworksinc.com</a>                             |
| Professional Benefits Retiree Services (PBRs) | <a href="http://www.professionalbenefits.net/retirees">www.professionalbenefits.net/retirees</a> |
| Professional Services Group Ltd. LLC          | <a href="http://www.psgltd.org">www.psgltd.org</a>   |
| Providence Benefits Group                     | <a href="http://www.PBGdirect.com">www.PBGdirect.com</a>   |
| Prudential Financial, Inc.                    | <a href="http://www.prudential.com">www.prudential.com</a>                                       |
| QTB Services, Inc.                            | <a href="http://www.qtbervices.com">www.qtbervices.com</a>                                       |
| Quest Analytics                               | <a href="http://www.questanalytics.com">www.questanalytics.com</a>                               |
| RES - Recruitment Enhancement Services        | <a href="http://www.resjobs.com/web">www.resjobs.com/web</a>                                     |
| RewardsPlus                                   | <a href="http://www.rewardsplus.com">www.rewardsplus.com</a>                                     |
| Roger Bouchard Insurance, Inc.                | <a href="http://www.bouchardfnb.com">www.bouchardfnb.com</a>                                     |
| RSM McGladrey, Inc.                           | <a href="http://www.rsmmcladrey.com">www.rsmmcladrey.com</a>                                     |
| SAP Americas, Inc.                            | <a href="http://www.sap.com">www.sap.com</a>   |
| SAS Institute Inc.                            | <a href="http://www.sas.com">www.sas.com</a>   |
| Secova  | <a href="http://www.secova.com">www.secova.com</a>   |
| Sheakley Group                                | <a href="http://www.sheakley.com">www.sheakley.com</a>   |
| SHPS, Inc.                                    | <a href="http://www.shps.com">www.shps.com</a>   |
| Smahrt Solutions                              | <a href="http://www.smahrtsolutions.com">www.smahrtsolutions.com</a>                             |
| Standard Insurance Company                    | <a href="http://www.standard.com">www.standard.com</a>   |
| Stanton Group                                 | <a href="http://www.stanton-group.com">www.stanton-group.com</a>                                 |
| Stone Partners, Inc.                          | <a href="http://www.stonepartners.com">www.stonepartners.com</a>                                 |
| Stress Free Relocation                        | <a href="http://www.stressfreerelocation.com">www.stressfreerelocation.com</a>                   |
| Summit Global Partners Inc. (SGP)             | <a href="http://www.sgp.net">www.sgp.net</a>   |
| SunGard Employee Benefit Systems              | <a href="http://www.sungard.com/ebs">www.sungard.com/ebs</a>                                     |
| Talbot Financial Corporation                  | <a href="http://www.talbotcorp.com">www.talbotcorp.com</a>                                       |
| TriNet, Inc.                                  | <a href="http://www.trinet.com">www.trinet.com</a>   |
| Trion   | <a href="http://www.trion.com">www.trion.com</a>   |
| UltraLink                                     | <a href="http://www.ultralink.com">www.ultralink.com</a>   |
| UM Global HR Inc.                             | <a href="http://www.umglobalhr.com">www.umglobalhr.com</a>                                       |
| Unum Life Insurance Company of America        | <a href="http://www.unum.com">www.unum.com</a>   |
| USI Holdings Corporation                      | <a href="http://www.usi-insurance.com">www.usi-insurance.com</a>                                 |
| Wachovia Corporation                          | <a href="http://www.wachovia.com">www.wachovia.com</a>   |
| WageWorks, Inc.                               | <a href="http://www.wageworks.com">www.wageworks.com</a>   |
| Watson Wyatt Worldwide                        | <a href="http://www.watsonwyatt.com">www.watsonwyatt.com</a>                                     |
| Wausau Insurance Companies                    | <a href="http://www.wausau.com">www.wausau.com</a>   |
| Wells Fargo                                   | <a href="http://www.wellsfargo.com">www.wellsfargo.com</a>                                       |
| Willis  | <a href="http://www.willis.com">www.willis.com</a>   |
| Workplace Dimensions, Inc.                    | <a href="http://www.workplacedimensions.com">www.workplacedimensions.com</a>                     |
| Workscape, Inc.                               | <a href="http://www.workscape.com">www.workscape.com</a>   |