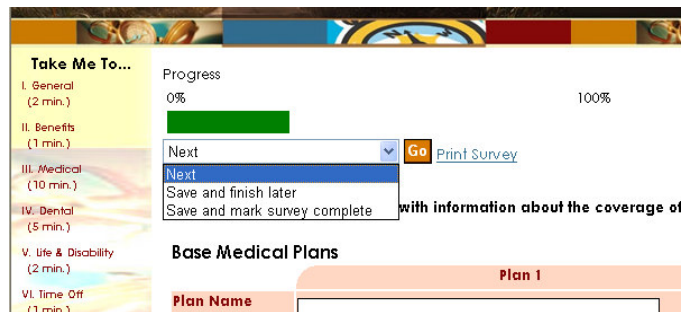


2008 Guidelines for Taking the Survey

1. Before beginning the survey, you will need the following information available:
 - a. General information on how many employees you have, what industry you are in, etc.
 - b. General information about what types of benefit plans you offer
 - c. Medical plan information (plan type, funding type, # of participants, cost increase(%), deductible, coinsurance, premiums/contributions, office visit copays, out-of-pocket maximum, Rx deductible/coinsurance or copays, etc.)
 - d. Dental plan information (plan type, funding type, # of participants, cost increase(%), deductible, annual maximum, preventative/basic/major/ortho coinsurance, premiums/contributions, etc.)
 - e. Life & Disability plan information (basic/supplemental/dependent life, AD&D, LTD base/buy-up, STD)
 - f. Time Off information (sick/vacation/personal/PTO, leaves of absence days/pay)
 - g. Information on what you've done to control costs in the past year
 - h. Plan Management information (how many times have you switched carriers in the last 5 yrs. and why, wellness/disease management programs)
 - i. Retirement plan information (types of plans, vesting schedules, etc.)
 - j. Information on additional benefits you provide your employees
2. Go to <http://survey.millimanomaha.com/StartSurvey.aspx?b=MCGOHAN>
3. If you previously participated in the survey, enter the e-mail address used (if you do not know this, let a McGohan Brabender representative know), along with your password in the lower box labeled, **'Returning User?'**
4. If you are a new survey participant, create a new account by entering the following into the top box labeled, **'Not a returning user? Sign up for a New Account below.'**
 - a. Company Name
 - b. Email Address
 - c. Password
 - d. Confirm Password
5. Once you have logged into the survey, you can begin entering your information. When you are ready to move onto another section, the best way to navigate through the survey is to use the drop down box located at the top and bottom of each section with the options, **'Next'**, **'Save and finish later'**, and **'Save and mark survey complete'** (see screen shot below). In order to proceed to the next section of the survey, make sure **'Next'** is the option that appears in the drop down box and press the **'Go'** button to the right of the drop down box. This will take you to the next section, as well as save what you've entered thus far. At any time, you can also choose **'Save and finish later'** or **'Save and mark survey complete'** along with the **'Go'** button to save and exit the survey. You can always log back into your survey later.



6. Additional tips:
 - If you would like to print a copy of your entire survey, click on **'Print Survey'** at the top or bottom of any section. This will open up a new page with a printable version of your survey.
 - If some questions do not apply to your situation or you are unable to find an answer, just leave them blank.
 - The more answers you provide, the more accurate and powerful our analysis will be for you.
 - We estimate the entry process will take about 30-60 minutes.
 - To review sections or go back...use the left side navigation.
 - To increase/decrease font size...click **View** and then **Text Size** on your browsers menu.
 - Do NOT type (\$) dollar signs, (%) percent signs, (,) commas, (.) decimal points, (k) or letters while entering data.
 - If your company's benefits do not exactly fit the survey parameters, please complete the questions as best you can with the format that is given.
 - Any Questions or Comments can be directed to:
Joanna Burley
jburley@mcgohanbrabender.com
(800) 293-2347