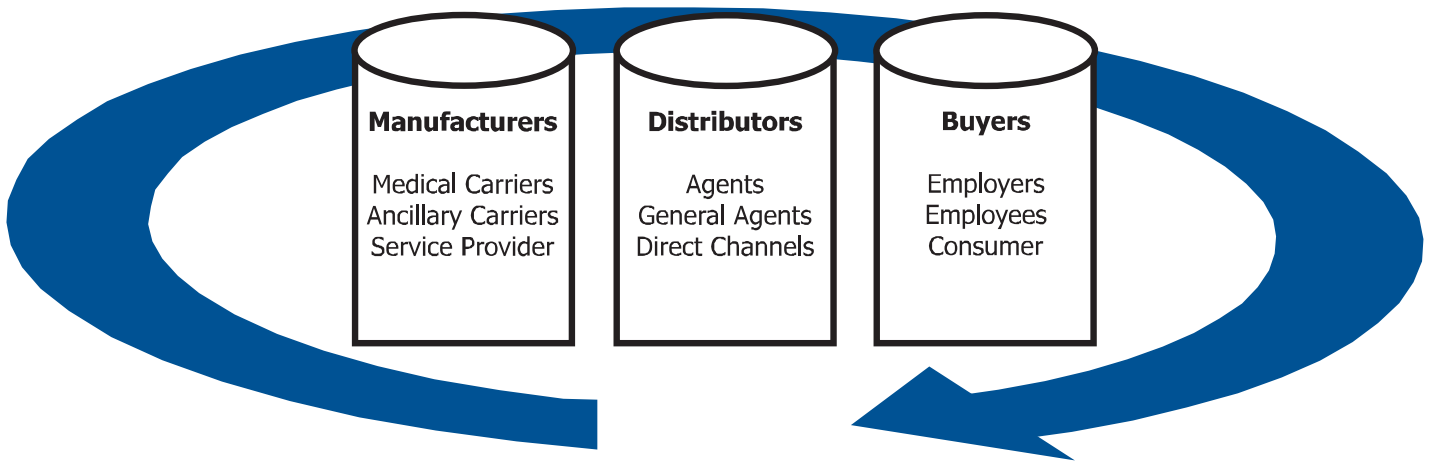




# Company Overview

Ebix/HealthConnect is the leading online network for buyers and sellers of health insurance and employee benefits, and is utilized by the three principal constituents involved in these industries—manufacturers, distributors and buyers:



For **Medical Carriers**, Ebix/HealthConnect provides private label portals for sales automation (quoting, enrollment and renewals) as well as participation in our multi carrier network (distribution of rate, benefit and physician data, enrollment connectivity and market intelligence).

For **Ancillary Carriers** (dental, vision, life, limited medical, gap, voluntary, etc.), Ebix/HealthConnect provides private label portals for sales automation (quoting, enrollment and renewals) as well as product promotion through participation on our multi carrier quoting network.

For employee benefit administration **Service Providers** (payroll, 401k, COBRA, TPA's, etc.), Ebix/HealthConnect provides product promotion through integration onto our human resource management system.



For **Agents**, Ebix/HealthConnect provides automation of targeted internal operations as well as the provision of complete employee benefit administration and human resource management systems to clients.

**General Agents** can distribute access to Ebix/HealthConnect to their agency clients and increase their ancillary revenue.

**Employers and Employees** access Ebix/HealthConnect through a portal provided by their agent. Through the portal, branded HRConnect, they can transact with multiple carriers and service providers encompassing the entire spectrum of employee benefits through a single, integrated system.

The community of carriers, service providers, agents, general agents, employers, employees and consumers who utilize Ebix/HealthConnect is one of the largest in the United States. This large community of users participating on Ebix/HealthConnect creates a vibrant network through which carriers and service providers can increase sales, reduce customer acquisition costs and obtain actionable market intelligence about their broker distribution channel; agents can reduce costs through automation and increase sales through competitive differentiation and increased retention; and employers and employees can eliminate the administrative burden of working with multiple providers through separate systems.

Since 1993, Ebix/HealthConnect has successfully completed over fifty carrier implementations. 6,700 agents across seventeen states generate 10,000 quote requests per day on the HealthConnect network. Ebix/HealthConnect has developed a domain expertise that is unrivaled in the field. By combining content and functionality, Ebix/HealthConnect has become the premier network connecting buyers and sellers of employee benefits. ■



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