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Date: August 29, 2011

VOLUNTARY BENEFITS OF AMERICA LAUNCHES NEW VOLUNTARY BENEFIT ONLINE ENROLLMENT PLATFORM, HIGHLOWORNO.COM

New platform provides benefit brokers, consultants with unprecedented two-points of enrollment entry to boost participation in voluntary benefits

NASHVILLE, TENN. – Voluntary Benefits of America (VBA) today announced an unprecedented, new voluntary benefit online enrollment platform, www.HighLowOrNo.com[™]. The online version of VBA's patent-pending AutoApp[™] enrollment tool eliminates traditional voluntary benefit challenges, reducing employee enrollment interaction and boosting overall participation

VBA is the first company to provide employees with two-points of self service enrollment entry for voluntary benefits—the tangible, pre-populated AutoApp form and now HighLowOrNo.com. Distributed through employee benefit brokers and consultants, both options connect to a central electronic database, eliminating any errors from merging databases or manual entry.

“As the latest evolution of our AutoApp platform, HighLowOrNo.com is designed to give brokers another option to take full control of the voluntary benefit enrollment process,” said Tom Smith, founder of VBA. “As brokers look to build their voluntary benefits business, we are offering a self service enrollment platform with two-points of entry that will make enrollment easier for employees and employers.”

One-on-one meetings are no longer needed with HighLowOrNo.com or AutoApp. Similar to a voluntary dental or vision enrollment process, employees attend a group meeting to learn about the products and then can self-enroll by making an election using AutoApp or logging onto the HighLowOrNo.com website. Broker's can offer a range of products—including Short Term Disability (base and buy-up), Critical Illness, Accident, Cancer and Life Insurance—offered by several major voluntary benefit carriers

that are loaded on the system. All elections are tied to the central data base. Finally, the carrier receives an electronic enrollment file for policy issue.

HighLowOrNo.com, combined with AutoApp, gives benefit brokers and consultants total control of the enrollment process and removes the need for enrollment firms or carrier agents. It is a safe and turnkey enrollment platform, which eliminates the risk of introducing a third party. Meanwhile, the system doesn't require manual enrollment labor and therefore reduces the expense or high commission split brokers often find with traditional enrollment models. Finally, HighLowOrNo.com can overcome the logistical challenges of an onsite enrollment and again provides a solution when a one-on-one isn't possible.

"With the High, Low or No™ enrollment platform everybody gets what they want, the broker gets more revenue and control, the employee gets a simple enrollment process, the employer gets no disruption at the worksite and the carrier gets an electronic enrollment file." said Jerry Roberts, Area President with Gallagher Benefit Services.

According to Smith, HighLowOrNo.com was created as a complement to the original AutoApp system, but it can also serve as the lead enrollment tool for businesses preferring to present employees with an online tool first. Both systems walk employees through a simple process where they are instructed to select one of three enrollment options: High, Low or No™ (accept or decline coverage).

"The name of our new online system, HighLowOrNo.com, reflects how simple we believe voluntary benefits enrollment should be," continued Smith. "These are good insurance products that employee's desire, and our enrollment platforms provide easy ways to enroll and a hassle free enrollment process for the employer. Plus, participation percentages rival, and often surpass, one-on-one enrollments"

Additionally, HighLowOrNo.com™ is a bolt on solution that can be hyperlinked to any core benefit online enrollment system. VBA's systems are not tied to any ancillary service, like core benefit enrollment or dependent audits.

About Voluntary Benefits of America

Voluntary Benefits of America, located in Nashville, Tenn., was founded in 2009 with the launch of AutoApp™ to provide health and welfare brokers a new enrollment approach for supplemental voluntary benefits. VBA was ranked as a top 20 company by *Health Insurance Underwriter* in a 2010 broker poll of favorite voluntary benefits companies. To learn more, review case studies or to schedule a webinar, please visit www.voluntarybenefits.com