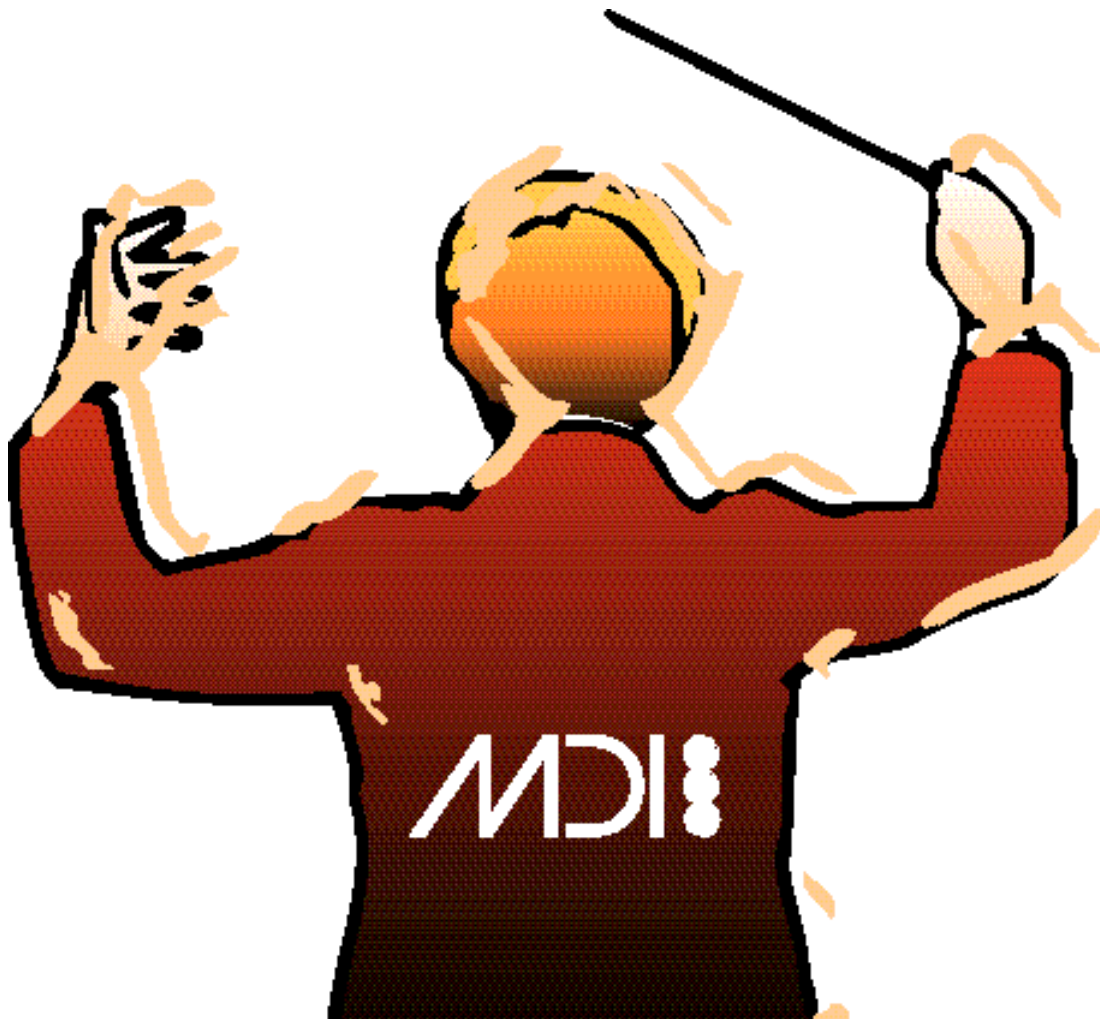




**Simplified, powerful arrangements  
to increase productivity**





Every enterprise has its own special requirements. To accommodate this, the **Enterprise** module is divided into three families. Each **Enterprise** module can be adapted to the varied needs of small and medium-sized businesses or multinational companies with thousands of employees, and it won't play havoc with tight budgets.



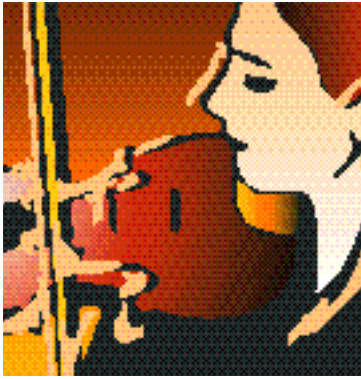
The **Enterprise Virtual and Virtual +** modules offer simplicity and productivity at a price that puts real-time computer access to key information within the reach of most small and medium-sized businesses. ALLEGROUPE makes it possible to:

- calculate payroll deductions and taxable benefits resulting from various employer contribution plans;
- print individual coverage and cost statements for each employee;
- perform real or "what-if" recalculations:
  - subsequent to rate changes at renewal;
  - after changes in pay schedules;
  - allowing for employee consultation regarding various insurance scenarios;
  - etc.

With the **Enterprise Virtual +** module, ALLEGROUPE adds:

- simulation of real-time invoicing, taking all transactions and plans (modular, flexible or division/class) into account to make deduction calculations more accurate;
- access to two very useful reports:
  - individual invoices, so that absent employees can be billed for amounts that would otherwise be deducted from pay;
  - individual year-end statements with a summary of the premiums paid by the employee during the year, which is very useful to employees when preparing their tax returns.





The **Enterprise Staff Movements** module offers comprehensive management of changes in personnel that affect premiums and claims settlements. This boosts management productivity for corporate employee benefit departments and allows:

- working in real time for increased accuracy;
- retroactive or proactive management of changes to employee records;
- real-time access to individual employee and coverage histories;
- automatic benefit recalculation.



The **Enterprise Self-Administration** module, which includes the **Staff Movements** module, is the height of Enterprise management. Paired with electronic linkups with insurers and the payroll system, this combination eliminates almost all duplication of data. This module also has all the functions required for comprehensive, independent plan management and can replace or work in parallel with the insurer's billing by:

- generating invoices accepted by the insurer;
- providing an Internet or modem link to the insurer;
- providing an electronic link to the payroll system;
- managing retroactive or proactive movements affecting an employee, a coverage or a rate, thus eliminating all manual interventions;
- managing cumulative taxable benefits and payroll deductions for each employee. This information is continually compared with monthly invoices and is automatically adjusted at year-end or termination of employment;
- producing reports such as:
  - contract and rider summary;
  - individual statements of coverage and of payroll deductions (a very useful source of information for new hires or when benefit plans change);
- managing deductions for regular or seasonal employees, including early reserves;
- optimizing employer-employee contribution sharing in terms of tax implications.

**A well-orchestrated family that offers a simple solution to a complex management problem...  
Because time is of the essence**



is the first employee benefit and group insurance management software package to integrate every level of management: Enterprise - Advisor - Insurer.



aims to reduce management costs and improve data control.



offers **multiple-insurer, multiple-contract** management to meet the needs of companies who want to manage everything from a single database.



is available in self-administration modules for companies that are partly or fully self-insured.



is continually evolving, to provide comprehensive management of all employee benefits and financial services, including RRSPs, vehicle and home insurance, financial services, etc.



is available through insurers or directly from MDI for companies that want to own and control their employee benefits management systems.



**Because time is of the essence...**

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