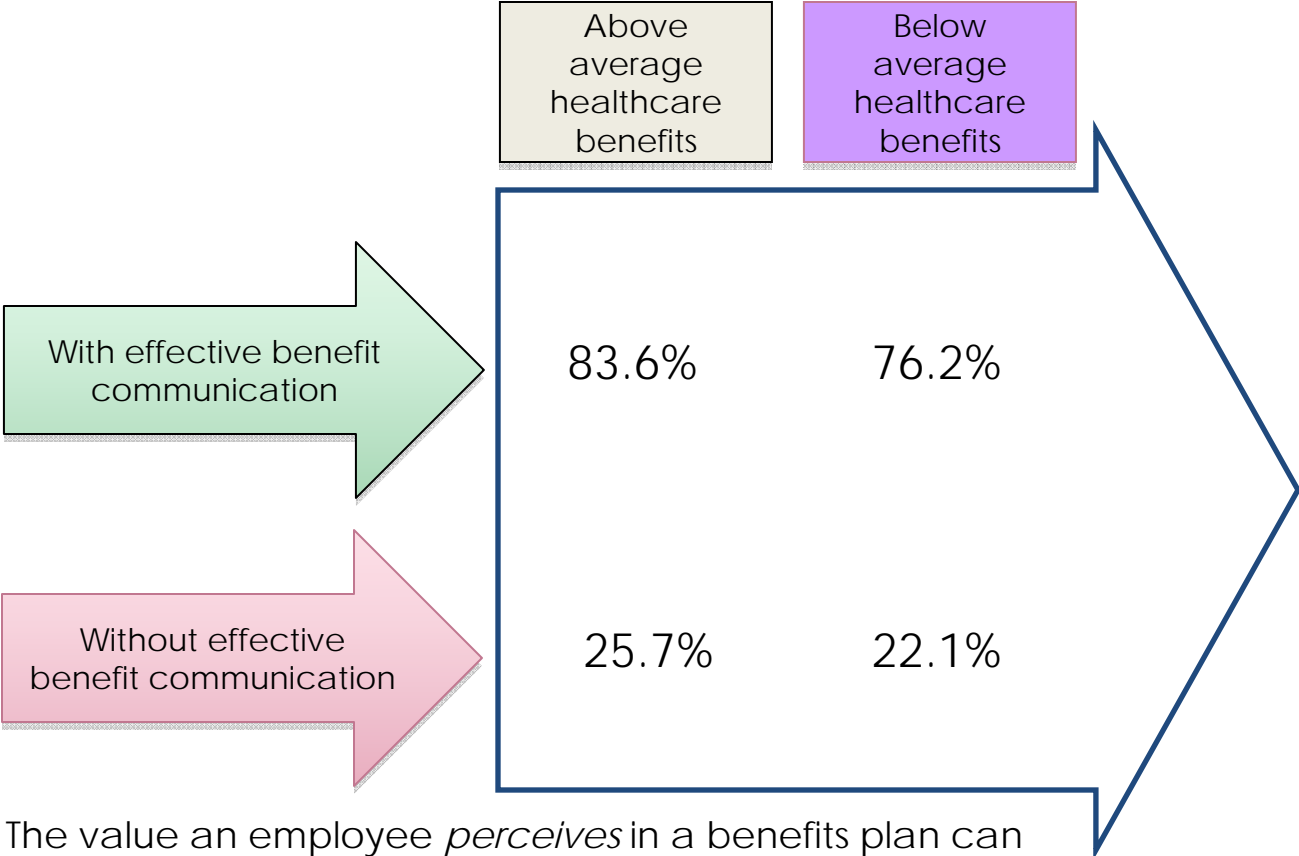




Percentage of employees responding *favorably* concerning their benefits

Communication /Education



The value an employee *perceives* in a benefits plan can either be *enhanced* or *diminished* by the communication strategy