

Client Community

What it is...

Client Community is an online portal we created exclusively for you. Through this portal you and your HR staff can access comprehensive research tools, information and news that will help you manage your benefits programs. We can use Client Community as a "WorkSpace" to send and receive messages and documents to each other in an efficient, secure way. In addition to the portal, you will receive monthly e-newsletters packed with timely content.

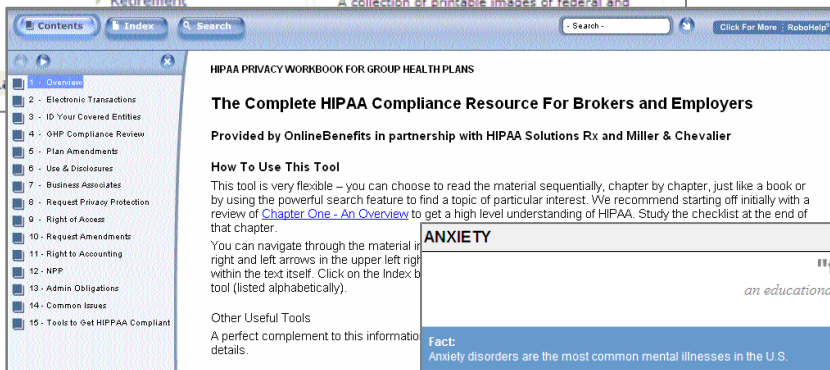
Your Client Community puts comprehensive research tools, information and news within your reach.



Now you can research any benefits topic with the BNA HR Toolkit...



...find out everything you need to know about important benefits law...



...and find ready-made employee communications.

ANXIETY

"to your wellness!"
an educational series brought to you by
SAMPLE BROKERS

Fact:
Anxiety disorders are the most common mental illnesses in the U.S.

Fiction:
It's a myth that victims act out their symptoms voluntarily.

Prevention:
It's not known how these disorders can be prevented.

Treatment:
Treatment involves therapy and may require medication as well.

Most people feel anxiety from time to time, whether worrying about a family member, walking to the car at night or getting ready for that big meeting. But anxiety disorders leave people feeling disturbed for no apparent reason, and can reduce productivity.

Understanding Anxiety Disorders

Anxiety disorders may involve a disturbance in the level of chemicals that carry messages between brain cells. Anxiety disorders fall into five main categories.

Panic disorder. Intense fear strikes the person suddenly and repeatedly. Physical symptoms include chest pain, heart palpitations, shortness of breath, dizziness, abdominal distress, feelings of unreality and fear of dying.

Client Community is a complimentary service provided to you exclusively by Vermont Brokerage Services

Client Community

What it does...

Client Community comprises the following resource areas:

Resources

The next time you need to educate yourself or your employees on a benefits or HR issue start with the Resources in Client Community, including:

- The BNA HR Toolkit — an exclusive Web-based reference system from The Bureau of National Affairs (BNA), the largest independent publisher of world class information and analysis products. The BNA HR Toolkit explains and simplifies human resources and benefits compliance information and contains hundreds of model forms, policies, posters and job descriptions.
- HIPAA Privacy Manual for Employers — this manual gives you unlimited, free access to an online reference that covers the extensive world of the HIPAA Privacy Rule.
- Employment Practices — education on key practices with exclusive access to background checks, drug testing, ethics and compliance hotlines and exit interviews.
- Employee communications — including wellness articles, educational content on health, insurance, financial and work/life topics and a glossary.

Services

We have placed a variety of helpful information in the Services area for your convenience.

News

There is a news section where you can view up-to-date news from our firm. In addition, Client Community includes frequently updated HR industry news from Employee Benefits News, a leading publisher.

WorkSpace

You can get work done through WorkSpace. You can send private messages or documents (PDF, Word, Excel, etc.) to us and we can do the same. Unlike e-mail, we can both retain an organized trail of the information exchanged, thus establishing a new, highly efficient and secure workflow. In fact, WorkSpace will make it easier for us to keep in touch more pro-actively and more often!

What it can do for you...

We offer Client Community as a value-added service for you and your HR team. You can perform extensive research, find out valuable information about our services and much more.

For more information please Contact Your Broker:

Vermont Brokerage Services

Phone: 1-800-322-1225

Fax: 1-802-879-1209

Website: www.vbsbenefits.com

**Come be an active member of Client Community.
By making it an integral part of your strategy, you
and your staff will enjoy its many benefits.**