



Introducing MyWave®

MyWave® HR



MyWave® Portal

Click+Connect+Communicate

MyWave: your personalized website that allows you to effortlessly click, connect and communicate with Carriage Trade Insurance Agency, Inc..

- Access time-saving tools and resources
- Add convenience to your everyday work tasks
- Get timely news, information and resources
- Connect with over 325,000 peers in your industry



Carriage Trade Insurance Agency, Inc. Brings You

MyWave® Portal

Benchmark Surveys

Participate in benefit plan surveys

Community

Connect with other professionals in your field by entering group discussions, or posting a message of your own

Health Care Reform

Access all the information you and your employees need, including legislative updates, timelines and explanations

MyWave® HR

HealthShop

Newsletters that help employees understand important health care issues and educate them on making wise health care decisions

Documents on Command

Instant access to a library of downloadable articles, brochures, forms and reports

Compliance

Online guides to complex legislative topics

Resources

Links, Articles and Resources for a variety of topics



Posting Center

Your agency posts valuable, time-saving materials for you to review in the posting center.

Accessible 24/7, postings from our agency are timely, relevant and easy to locate in one convenient place online.

The screenshot displays the MyWave portal interface. At the top, the Better Brokers, Inc. logo is visible. The navigation bar includes links for Home, Health Care Reform, Community, MyWave HR, MyWave RH, and MyWave OSHA. The user is logged in as Kevin Malone from AlgaeSoft. The main content area is divided into several sections: 'Your Products' featuring 'Employee Benefits' with a 'Take the survey now!' button; 'Participate & Win' with a 'Take the survey now!' button; 'Recent Community Postings' with two posts; and the 'Posting Center' which is circled in orange. The 'Posting Center' section contains three columns of links: 'Wellness' (Wellness Program Work Plan, Wellness Program Checklist), 'Legal News & Compliance' (Health Care Reform and COBRA Questions and Answers, Health Care Reform: Changes to Health Accounts), and 'HR/Safety Policies' (Safety Awareness Survey, Safety Observation Checklist). Each link is dated 'Posted - 03/02/2011'.



Benchmark Surveys

Participate in benefit plan surveys.

Then, see survey results to compare your plans and programs to other employers across the country.

BETTER BROKERS, INC.

March 3, 2011

Kevin Malone : AlgaeSoft

MyWave HR | MyWave RM | MyWave OSHA

Provided by Better Brokers, Inc., powered by MyWave®

Your Products

Employee Benefits:

HRconnection

Participate & Win

Tell us what services you value in your broker by participating in this year's Broker Services Survey. You'll also have the chance to win \$100 AMEX gift card.

[Take the survey now!](#)

Recent Community Postings

Does anyone have a notice that they are sending out to eligible employees letting them know that they can enroll dependents to age 26 starting with the new plan year? I've attached what we are using, would anyone else like to share information?

0 responses [More](#)

We recently had an employee that went on vacation at the end of 2010. He thought he had more vacation than he actually did and was recently informed by Payroll. Rather than going into a negative balance for 2011, he wanted to "undo" the vacation time and take that entire week unpaid. He is a regularly scheduled full-time (40 hrs/wk) employee....

0 responses [More](#)

Posting Center

Wellness

- [Wellness Program Work Plan](#) **New!**
Posted - 03/02/2011
- [Wellness Program Checklist](#) **New!**
Posted - 03/02/2011

Legal News & Compliance

- [Health Care Reform and COBRA Questions and Answers](#) **New!**
Posted - 03/02/2011
- [Health Care Reform: Changes to Health Accounts](#) **New!**
Posted - 03/02/2011

HR/Safety Policies

- [Safety Awareness Survey](#) **New!**
Posted - 03/02/2011
- [Safety Observation Checklist](#) **New!**
Posted - 03/02/2011

BETTER BROKERS, INC.

MyWave® is brought to you by Better Brokers, Inc.



Community

Through MyWave®
Community, you have
access to over 325,000
knowledgeable colleagues
from across the country.

BETTER BROKERS, INC.

March 3, 2011

Kevin Malone : AlgaeSoft

My Settings | Admin | Help | Logout

Home | Health Care Reform | Community | MyWave HR | MyWave BH | MyWave OSHA

Provided by Better Brokers, Inc., powered by MyWave®

Your Products

Employee Benefits:

HRconnection
HRconnection

Participate & Win

Tell us what services you value in your broker by participating in this year's Broker Services Survey. You'll also have the chance to win \$100 AMEX gift card.

[Take the survey now!](#)

Recent Community Postings

Does anyone have a notice that they are sending out to eligible employees letting them know that they can enroll dependents to age 26 starting with the new plan year? I've attached what we are using, would anyone else like to share information?

0 responses [Help](#)

We recently had an employee that went on vacation at the end of 2010. He thought he had more vacation than he actually did and was recently informed by Payroll. Rather than going into a negative balance for 2011, he wanted to "undo" the vacation time and take that entire week unpaid. He is a regularly scheduled full-time (40 hrs/wk) employee...

0 responses [Help](#)

Posting Center

Post a document | Post a link

Wellness

- [Wellness Program Work Plan New!](#)
Posted - 03/02/2011
- [Wellness Program Checklist New!](#)
Posted - 03/02/2011

Legal News & Compliance

- [Health Care Reform and COBRA Questions and Answers New!](#)
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- [Health Care Reform: Changes to Health Accounts New!](#)
Posted - 03/02/2011

HR/Safety Policies

- [Safety Awareness Survey New!](#)
Posted - 03/02/2011
- [Safety Observation Checklist New!](#)
Posted - 03/02/2011

BETTER BROKERS, INC.

MyWave® is brought to you by Better Brokers, Inc.



Community

Share information and resources via the Community's interactive forum.

Post questions to your peers and provide insight into other users' questions.

Topics include: *Benefits Legislation, Compensation, Employee Relations, Health Care Reform, HR Development, HR Management Topics, Recruitment, Risk Management, and Other*

The screenshot shows the 'BETTER BROKERS, INC.' logo at the top left. The navigation bar includes 'Home', 'Health Care Reform', 'Community', and 'MyWave HR', 'MyWave RM', 'MyWave OSHA'. The user 'Kevin Malone : AlgaeSoft' is logged in. The forum is titled 'INSURANCE & HR COMMUNITY' and 'Messages In Benefits Legislation'. A list of forums on the left includes 'Benefits Legislation (35529 messages - 35529 unread)', 'Compensation (18800 messages - 18800 unread)', 'Employee Relations (23316 messages - 23316 unread)', 'Health Care Reform (541 messages - 541 unread)', 'HR Development (8051 messages - 8051 unread)', 'HR Management Topics (17348 messages - 17348 unread)', 'Recruitment (6343 messages - 6343 unread)', 'Risk Management (13202 messages - 13202 unread)', 'Personal Insurance (142 messages - 142 unread)', and 'Other (53551 messages - 53551 unread)'. The main content area shows a list of threads under 'Messages In Benefits Legislation', including 'Thread: Insurance age up to 26 (1 message)', 'Thread: Employee Benefit Eligibility (1 message)', 'Thread: Medical Flex Spending and Medicare (1 message)', and 'Thread: Test Post - Responses (3 messages)'. The 'Test Post' thread is selected, showing a message about COBRA, HIPAA, FMLA, etc.



Health Care Reform

Access legislative and educational pieces for you and your employees.

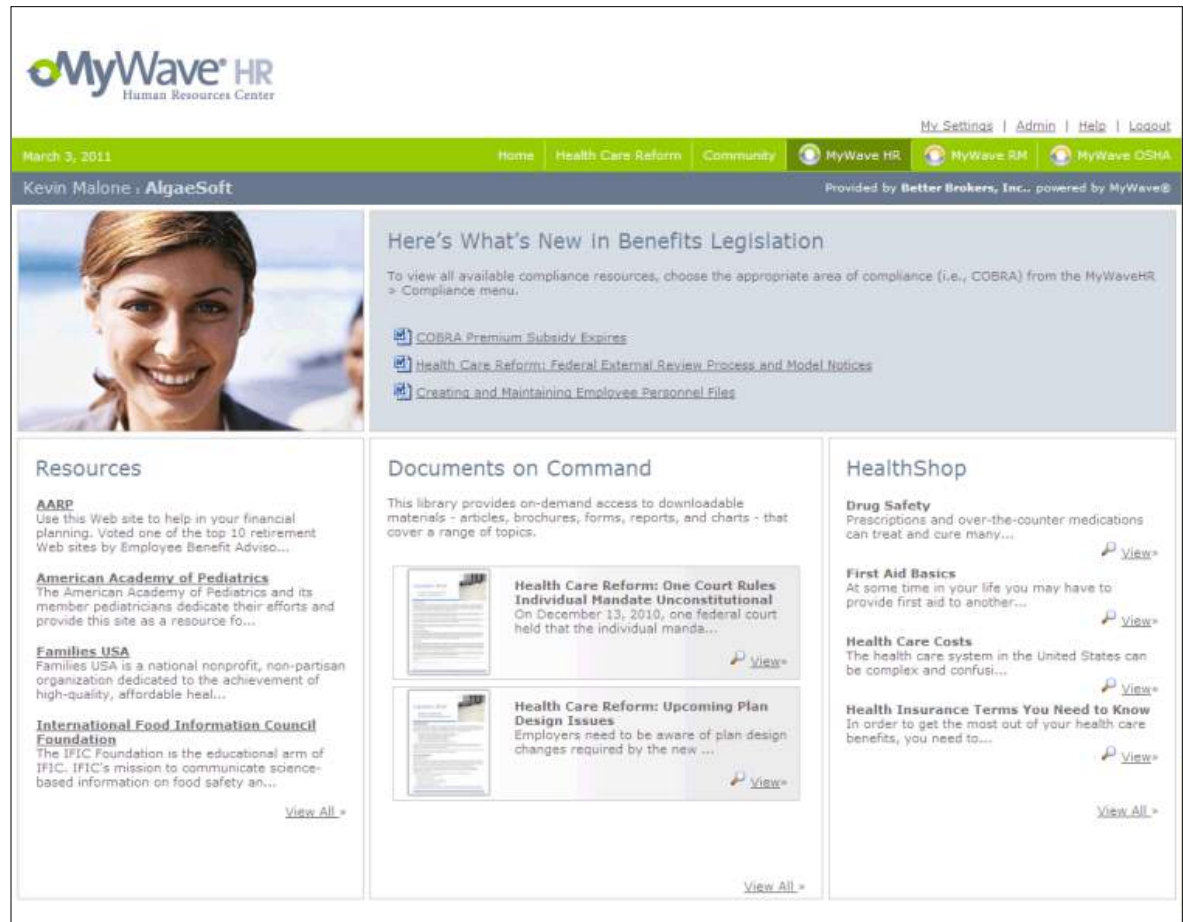
New and updated documents are posted as new guidance and developments are released, so you'll always be up to date on the latest information.

Also, communicate with peers in a forum dedicated solely to Health Care Reform questions and topics.

The screenshot shows the MyWave Portal interface for the Health Care Reform section. At the top, there's a navigation bar with links for My Settings, Admin, Help, and Logout. Below this, a date bar shows March 3, 2011, and a user bar identifies Kevin Malone as an AlgaeSoft user. The main content area is titled "Health Care Reform" and displays a grid of six articles, each with a thumbnail, title, brief description, and a "View" link. The articles cover topics like the landmark health care reform bill, COBRA questions, payroll stuffer information, and frequently asked questions. To the right, there's a "HCR Recent Postings" section with a forum post about dependent insurance for young adults. At the bottom, a pagination bar shows "Page 1 of 14" with a "next" link. The Better Brokers, Inc. logo is visible in the bottom right corner of the portal area.

MyWave® HR

MyWave HR is your Electronic HR Assistant. It provides you with a wealth of HR information—all at your fingertips.



The screenshot displays the MyWave HR Human Resources Center interface. At the top, the logo "MyWave® HR Human Resources Center" is visible. The navigation bar includes links for "My Settings", "Admin", "Help", and "Logout". The date "March 3, 2011" is shown on the left, and the user "Kevin Malone" is logged in. The main content area is divided into several sections: "Here's What's New in Benefits Legislation" with links to COBRA Premium Subsidy Expires, Health Care Reform: Federal External Review Process and Model Notices, and Creating and Maintaining Employee Personnel Files; "Resources" featuring AARP, American Academy of Pediatrics, Families USA, and International Food Information Council Foundation; "Documents on Command" with links to Health Care Reform: One Court Rules Individual Mandate Unconstitutional and Health Care Reform: Upcoming Plan Design Issues; and "HealthShop" with links to Drug Safety, First Aid Basics, Health Care Costs, and Health Insurance Terms You Need to Know. Each section includes a "View All" link.

MyWave® HR
Human Resources Center

My Settings | Admin | Help | Logout

March 3, 2011 Home Health Care Reform Community MyWave HR MyWave RM MyWave OSHA

Kevin Malone | **AlgaeSoft** Provided by Better Brokers, Inc., powered by MyWave®

Here's What's New in Benefits Legislation

To view all available compliance resources, choose the appropriate area of compliance (i.e., COBRA) from the MyWaveHR > Compliance menu.

- [COBRA Premium Subsidy Expires](#)
- [Health Care Reform: Federal External Review Process and Model Notices](#)
- [Creating and Maintaining Employee Personnel Files](#)

Resources

AARP
Use this Web site to help in your financial planning. Voted one of the top 10 retirement Web sites by Employee Benefit Adviso...

American Academy of Pediatrics
The American Academy of Pediatrics and its member pediatricians dedicate their efforts and provide this site as a resource fo...

Families USA
Families USA is a national nonprofit, non-partisan organization dedicated to the achievement of high-quality, affordable heal...

International Food Information Council Foundation
The IFIC Foundation is the educational arm of IFIC. IFIC's mission to communicate science-based information on food safety an...

[View All »](#)

Documents on Command

This library provides on-demand access to downloadable materials - articles, brochures, forms, reports, and charts - that cover a range of topics.

- Health Care Reform: One Court Rules Individual Mandate Unconstitutional**
On December 13, 2010, one federal court held that the individual manda... [View »](#)
- Health Care Reform: Upcoming Plan Design Issues**
Employers need to be aware of plan design changes required by the new ... [View »](#)

[View All »](#)

HealthShop

Drug Safety
Prescriptions and over-the-counter medications can treat and cure many... [View »](#)

First Aid Basics
At some time in your life you may have to provide first aid to another... [View »](#)

Health Care Costs
The health care system in the United States can be complex and confusi... [View »](#)

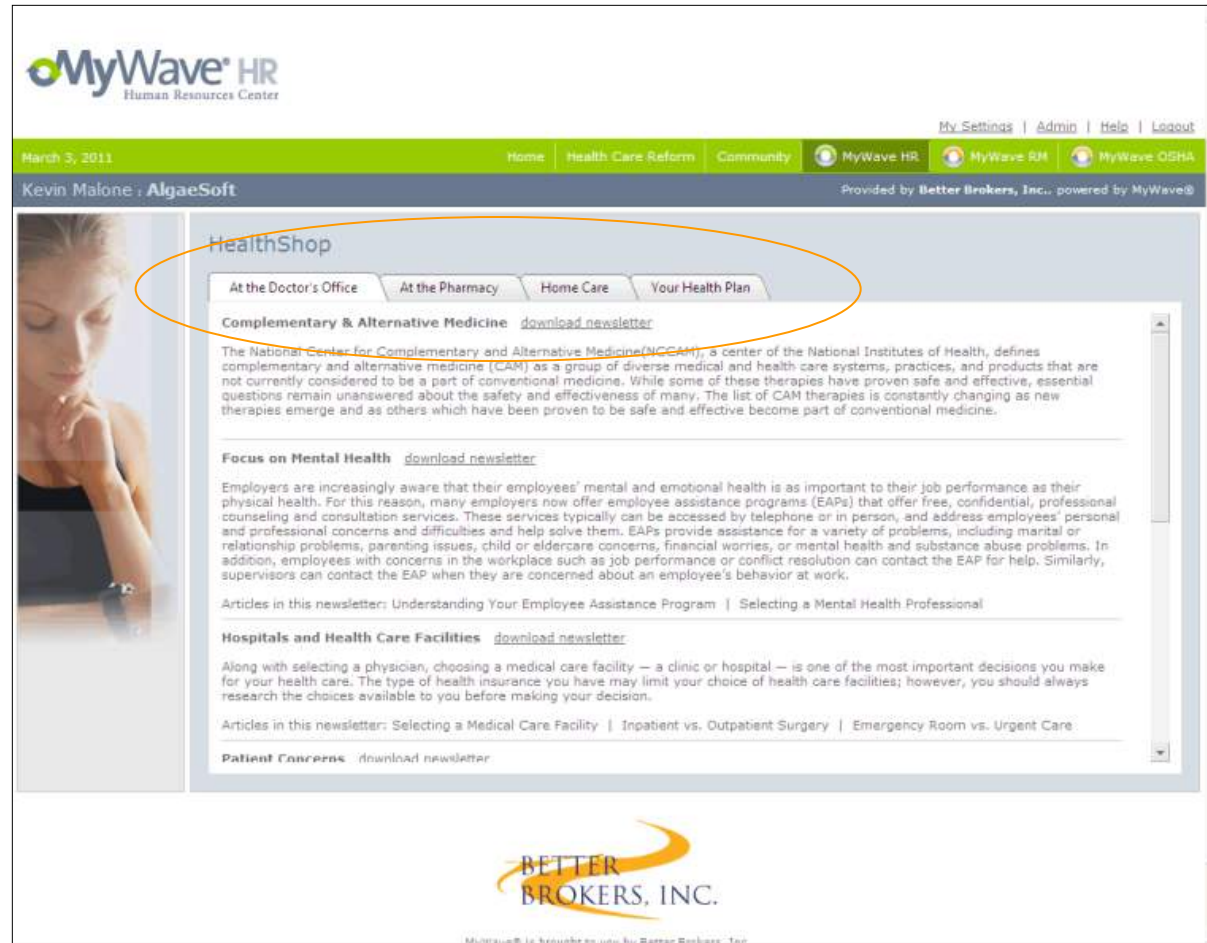
Health Insurance Terms You Need to Know
In order to get the most out of your health care benefits, you need to... [View »](#)

[View All »](#)

HealthShop

Comprehensive consumer information, in ready-to-print newsletters. Topics include, *At the Doctor's Office*, *At the Pharmacy*, *Home Care* and *Your Health Plan*.

Help your employees make smart and informed, consumer-related health care decisions.



MyWave HR
Human Resources Center

March 3, 2011 | Home | Health Care Reform | Community | MyWave HR | MyWave RM | MyWave OSHA

Kevin Malone : **AlgaeSoft** | Provided by **Better Brokers, Inc.**, powered by MyWave®

HealthShop

[At the Doctor's Office](#) | [At the Pharmacy](#) | [Home Care](#) | [Your Health Plan](#)

Complementary & Alternative Medicine [download newsletter](#)

The National Center for Complementary and Alternative Medicine (NCCAM), a center of the National Institutes of Health, defines complementary and alternative medicine (CAM) as a group of diverse medical and health care systems, practices, and products that are not currently considered to be a part of conventional medicine. While some of these therapies have proven safe and effective, essential questions remain unanswered about the safety and effectiveness of many. The list of CAM therapies is constantly changing as new therapies emerge and as others which have been proven to be safe and effective become part of conventional medicine.

Focus on Mental Health [download newsletter](#)

Employers are increasingly aware that their employees' mental and emotional health is as important to their job performance as their physical health. For this reason, many employers now offer employee assistance programs (EAPs) that offer free, confidential, professional counseling and consultation services. These services typically can be accessed by telephone or in person, and address employees' personal and professional concerns and difficulties and help solve them. EAPs provide assistance for a variety of problems, including marital or relationship problems, parenting issues, child or eldercare concerns, financial worries, or mental health and substance abuse problems. In addition, employees with concerns in the workplace such as job performance or conflict resolution can contact the EAP for help. Similarly, supervisors can contact the EAP when they are concerned about an employee's behavior at work.

Articles in this newsletter: [Understanding Your Employee Assistance Program](#) | [Selecting a Mental Health Professional](#)

Hospitals and Health Care Facilities [download newsletter](#)

Along with selecting a physician, choosing a medical care facility — a clinic or hospital — is one of the most important decisions you make for your health care. The type of health insurance you have may limit your choice of health care facilities; however, you should always research the choices available to you before making your decision.

Articles in this newsletter: [Selecting a Medical Care Facility](#) | [Inpatient vs. Outpatient Surgery](#) | [Emergency Room vs. Urgent Care](#)

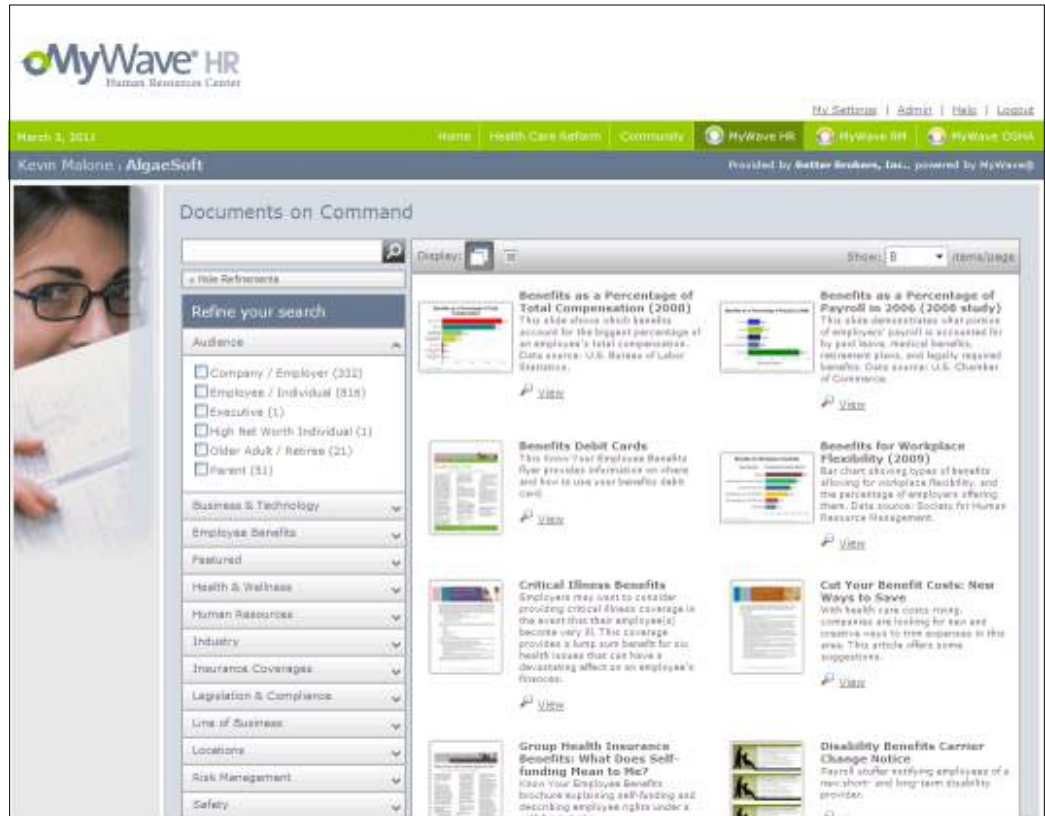
Patient Concerns [download newsletter](#)

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Documents on Command

When you need to resource information fast, the Documents on Command section provides instant access to a library of downloadable documents.

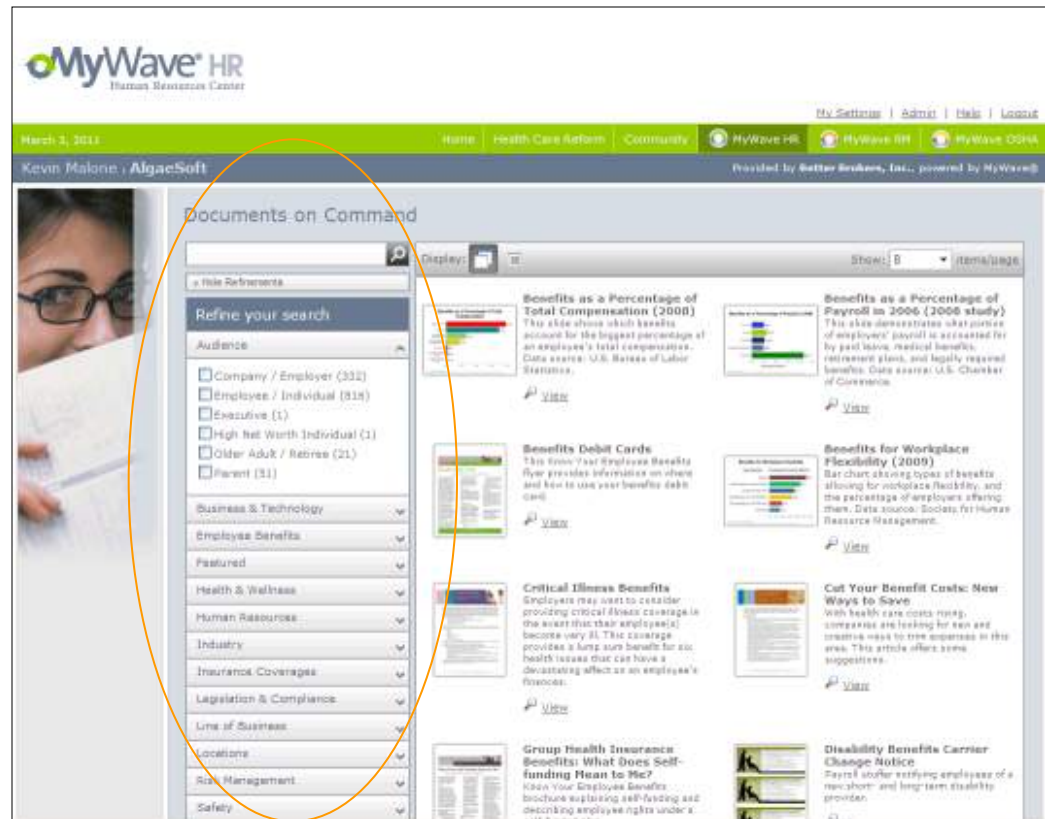
Find what you need fast by refining by audience, topic and other parameters.



Documents on Command

Articles include:

- Benchmark Surveys & Statistics
- Health Care Reform
- State-Specific Compliance and Legislation
- Retirement
- Employer Education
- Human Resources
- Employee Health and Wellness
- Employee Benefit Communications
- Much more



Compliance

MyWave's comprehensive Legislative Guides provide you with federal legislative information in these areas:

- COBRA
- FMLA
- Health Care Reform
- HIPAA
- HIPAA Privacy
- Medicare Part D
- Section 125 Plans
- Many more

The screenshot displays the MyWave HR Human Resources Center interface. At the top, there is a navigation bar with links for My Settings, Admin, Help, and Logout. Below this, a green banner shows the date March 5, 2011, and navigation links for Home, Health Care Reform, Community, MyWave HR, MyWave RM, and MyWave OSHA. The user is identified as Kevin Malone from AlgaeSoft. The main content area is titled "COBRA Federal Legislative Information" and includes a search refinement sidebar on the left. The sidebar allows filtering by Audience (Company / Employer (31)), Business & Technology, Employee Benefits, Health & Wellness, Human Resources, Insurance Coverages, Legislation & Compliance, Locations, and Type / Format. The main content area displays four legislative guides: "IRS Notice 2009-27, Premium Assistance for COBRA Benefits", "COBRA Common Questions - Administration", "COBRA Guidelines for Missouri", and "COBRA Premium Subsidy Answers for Employers: Administration and Eligibility". Each guide includes a brief description and a "View" link. At the bottom, there is a section for "COBRA State Legislative Information" with similar search and display options.

Legislative Guides

Download ready-to-use forms, saving you time.

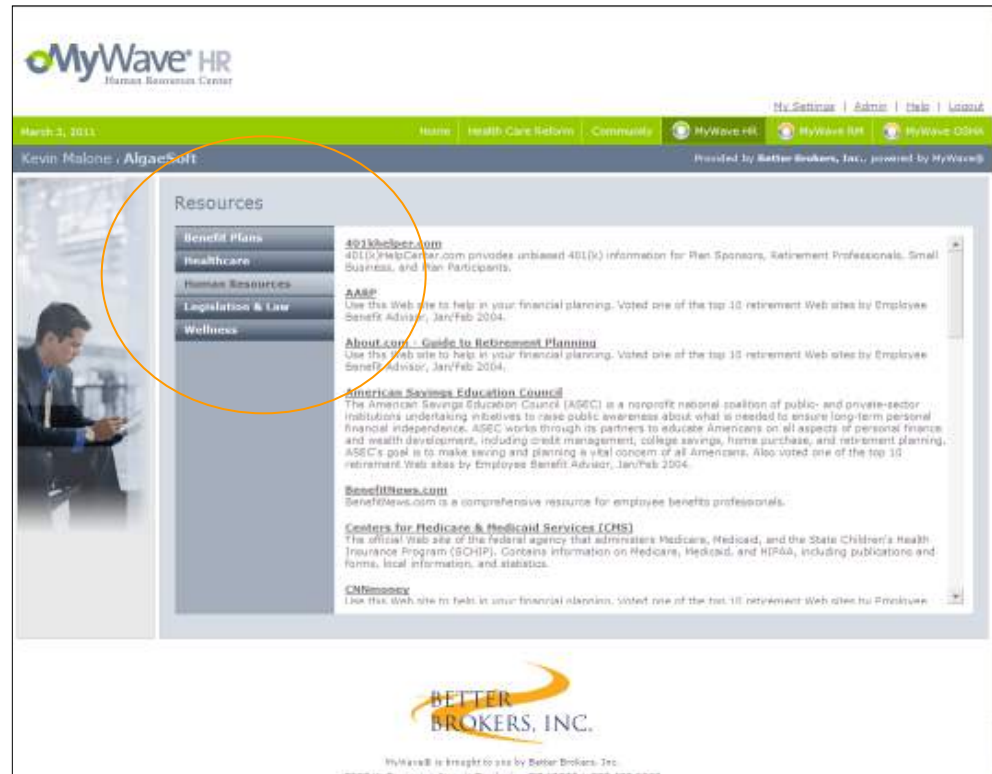
And with the Common Questions section, easily locate answers for your employees.

The screenshot displays the MyWave HR Human Resources Center interface. The top navigation bar includes links for My Settings, Admin, Help, and Logout. The main content area is divided into two sections: COBRA Forms and COBRA Common Questions. The COBRA Forms section is highlighted with a red circle, and the COBRA Common Questions section is also highlighted with a red circle. The COBRA Common Questions section contains a list of questions and answers, including:

- What is COBRA?
- What employers are subject to COBRA?
- What is a Small-Employer Plan under COBRA?
- For purposes of COBRA, who is an Employee?
- Pursuant to COBRA, who is a Qualified Beneficiary?
- Who is NOT a Qualified Beneficiary under COBRA?
- What is a COBRA Qualifying Event?
- What is a Second Qualifying Event under COBRA?
- What qualifies as gross misconduct under COBRA?
- What is an Election Period under COBRA?
- What is a Health Plan under COBRA?
- What is a Plan Year under COBRA?
- Who is the Plan Administrator under COBRA?

Resources

Resources provides useful links and articles to industry-related websites including Benefit Plans, Health Care, Human Resources, Legislation & Law and Wellness—all conveniently at your fingertips!





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- Build convenience into managing your everyday work tasks
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