



SITZMANN • MORRIS • LAVIS
I N C O R P O R A T E D

PRESS RELEASE

Sitzmann Morris & Lavis Brings Online Benefit Support to Employers and Helps Reduce Healthcare Costs with New SML Benefit Center

OAKLAND, Calif.—(BUSINESS WIRE)—March 31, 2004—Sitzmann Morris & Lavis (SML), one of the leading independent based insurance advisory firms in Northern California, announces the launch of the new SML Benefit Center, a Web-based information resource site that provides a secure, central location where human resource personnel and employees can access comprehensive benefit and proprietary wellness information online. The lasting result is less corporate overhead, reduced healthcare costs and more productive employees.

The SML Benefit Center was created as a resource for all companies to help them better managed and improve their employee benefit programs without adding overhead or infrastructure. Employers gain access to a host of proprietary administrative tools that help them better organize and distribute benefit information while staying in compliance with laws at the workplace. Employees, on the other hand, can utilize important and sometimes life saving wellness tools that contribute to a healthier employee and more industrious working environment.

"The SML Benefit Center is one way companies can make life easier for its overworked HR department and provide a real benefit for its employees," says Bill Lavis, partner at Sitzmann Morris & Lavis. "The Center for Disease Control recently reported that obesity is the number two cause of death in the U.S. after smoking, blaming poor diet and inactivity as contributing factors. These are preventable conditions that are driving up healthcare costs. People have the choice to change their behavior. The SML Benefit Center helps employees manage their benefits, take responsibility for their health and helps companies promote a healthier workplace."

Declining health in employees is having a real impact on the corporate bottom line. The U.S. Bureau of Labor Statistics estimates that companies lose about 2.8 million workdays each year due to employee illness. The Washington Business Group on Health estimates U.S. companies are losing \$12 million a year in healthcare costs, lower productivity and absenteeism due to obesity and obesity-related illness. These statistics show the need for products such as the SML Benefit Center.

SML Benefit Center at a Glance

HR Managers can take advantage of the following proprietary services:

- **SML LawRoom** - provides legal support and answers questions to compliance and/or employee related issues such as harassment, hiring procedures, etc.
- **SML Legislative Center** - provides the latest information about benefit related legislation laws, industry news and how to stay in compliance.
- **SML Administration Center** - provides online access to comprehensive benefit summaries, important carrier forms, detailed provider information and much more. Carefully designed to help address the specific benefit needs of both the employees and human resource departments.

Employees can help manage their wellness and activity level with services including:

- **SML Wellness Center** - is a health and fitness resource center providing information on nutrition, exercise routines, family health, women's issues, etc.
- **SML WorkFit Tips** - is a monthly, one page newsletter that recommends ways of maintaining fitness in the workplace.
- **SML Personal Advantage** - the premier online Employee Assistance Plan designed and developed to provide employees with a full spectrum of behavioral healthcare solutions and resources.

For more information about the SMI Benefit Center please contact us at info@smlinsurance.com or call 1-800-733-3131.

About Sitzmann Morris & Lavis

Founded in 1965, Sitzmann Morris & Lavis, Inc. (SML) is one of the leading independent based insurance advisory firms headquartered in Oakland, California. The firm is an established leader in the employee benefits, life insurance, estate planning and business continuity fields. Their access to proprietary insurance products and sophisticated administrative services are unmatched nationwide. SML currently works with more than 700 group insurance clients and over 3,000 individual life insurance clients with total coverage in excess of two billion dollars. For more information, please visit www.smlinsurance.com.