

Edvantage[®]
SMALL BUSINESS

**BIG BUSINESS BENEFITS
FOR
SMALL BUSINESS**



- **Employee Assistance Program**
- **Personal Assistant / Concierge Program**
- **Online Management and Employee Training**
- **Online Wellness Program**
- **Discount Purchasing Membership**

A Product of:



EDVANTAGE® SMALL BUSINESS IS....

Edvantage Small Business is a comprehensive human resource, corporate life enhancement and discount/savings program available for Small and Midsize businesses. This program has been created to give these businesses and their employees the same advantages that have previously only been affordable for “Big Business”. This low-cost / high-impact product will allow “Small Businesses” to compete with all businesses in the arenas of human resources, employee benefits, corporate purchasing, management training, productivity and wellness.

EMPLOYEE ASSISTANCE PROGRAM

- 24/7 Unlimited Telephonic Licensed Crisis Counseling: Depression, Stress, Anxiety, Substance Abuse, Relationships, etc.
- Counselor Referrals
- Legal and Financial Consultations
- Travel Information and Online Work/Life Services
- Child and Elder Care Referrals
- Available for every Employee & Management (includes families)

PERSONAL ASSISTANT / CONCIERGE PROGRAM

Unlimited use of an assigned Personal Assistant to operate as an individual's:

- Travel Coordinator
- Service Arranger
- Personal Shopper
- Research Expert
- Date Reminder
- Event Planner
- Lifestyle Guide
- And much more...

ONLINE SUPERVISORY & EMPLOYEE TRAINING PROGRAMS

- Management, Employee and Supervisor Training
- Available via Interactive CD-ROM and Webinar

ONLINE WELLNESS PROGRAM

Access to thousands of interactive tools and work/life articles such as:

- Mental and Emotional Health
- Diet and Exercise
- Personal Growth and Stress
- Life and Living
- Informational Videos
- Smoking Cessation
- Health Risk Assessment
- Resources to help with Personal Development

CORPORATE AND PERSONAL DISCOUNT PROGRAM

- Access to over 1,400 Business and Consumer Merchants and Service Providers
- Access to Savings up to 60% at over 13,000 Restaurants
- Exclusive Savings and Discounts
- Accumulating Rebates paid on every transaction
- Businesses can save \$1,000 to \$10,000 annually

A High-Impact / Low-Cost Small Business Solution!

“**Small Business**” is the backbone of the US Economy. Most businesses do not think, produce or deliver “Small”, but by definition any business with 50 or less employees is considered a “**Small Business**”.

Though the US Economy relies heavily on these “**Small Businesses**”, traditionally only “Big Businesses” are able to take advantage of large volume discounts and buying power, while providing highly valued and beneficial human resource services that help these companies and employees excel.

Edvantage Small Business has built a comprehensive human resource benefit that has been unavailable for “**Small Businesses**” until now. In the past, services of this magnitude have only been cost effective for companies with 1,000’s of employees, not companies with 1, 5, 10, 20, 50 or even 100 employees.

Edvantage Small Business has packaged a program with a vast assortment of benefits, tools and resources with the purchasing power of 1,000’s of “**Small Businesses**” to make these advantages available to your “**Small Business**.”

Edvantage Small Business costs a “**Small Business**” **only \$390.00** annually (includes up to 15 employees). Enrollment is fast and simple. It takes less than 10 minutes to enroll online. Employees will have access to all services within 5 business days of enrollment.

DID YOU KNOW?

- There are approximately 16 Million “**Small Business**” with employees in the US.
- 4 out of 5 in the US workforce are employed by a “**Small Business**” (est. over 120 million)
- 90% of all Fortune 500 Companies have EAPs
- Only 9% of “**Small Businesses**” have EAPs
- “**Small Business**” is responsible for 74% of all new job creation.

BUSINESS BENEFITS INCLUDE:

- Reduced Health Insurance Claims
- Discounted Business Purchases: Save \$1000’s on Office Supplies, Travel, Entertainment, etc.
- Increased Employee Productivity
- Supervisory and Management Training Programs
- Greatly Reduced Absenteeism
- Low-Cost / High-Impact Employee Benefit
- Legal Consultation
- Personal Assistant: Research, Planning, Arrangements, Travel Plans, etc.

EMPLOYEE AND MANAGEMENT BENEFITS:

(Extends to family members)

- 24/7 Crisis Counseling: Depression, Stress, Anxiety, Substance Abuse, Relationships, etc.
- Wellness Resources: Interactive Tools and Health/Work/Life articles
- Personal Assistant (Concierge): Research, Planning, Travel Arrangements, Shopping, Local Services, etc.
- Discounted Retail Purchasing: 1,400 Retailers and 13,000 Restaurants (**Save \$500 Annually**)
- Legal Consultation
- Financial Consultation
- Child and Elder Care Referrals
- Online Work/Life tools, articles and videos

To Enroll or Learn more about Edvantage® Small Business go to:

www.edvantageprogram.com/Business

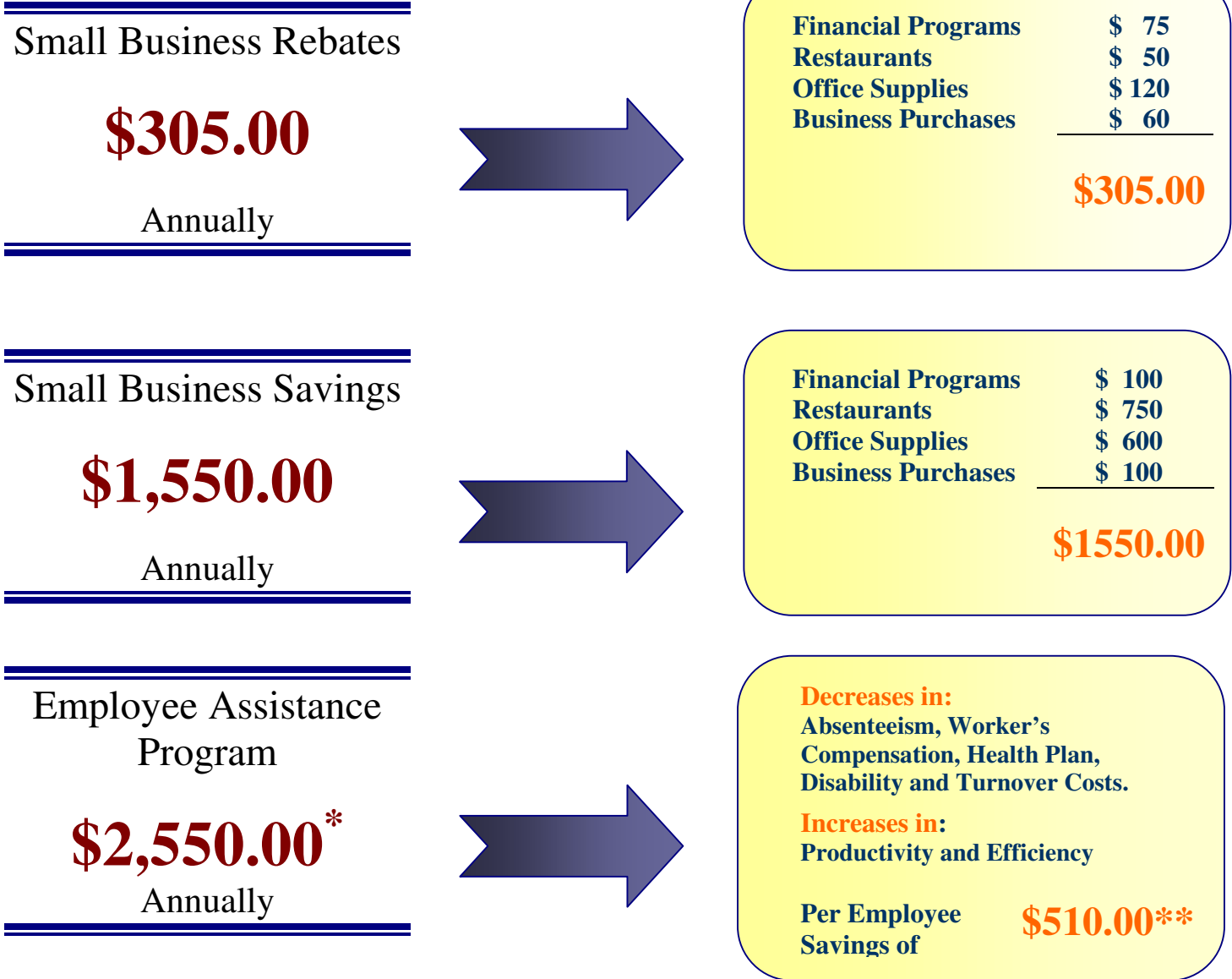
ACCESS CODE: Business

Contact Edvantage® at:

Van Horn Communications ♦ Devonshire Towers II ♦ 2141 Downyflake Lane ♦ Allentown, PA ♦ 18103 ♦ 1(800) 544-8976 ♦
CustomerService@EdvantageProgram.com

Edvantage[®] Small Business Bottom-Line

* The following breakdown is a profile of Small Business Usage and Projections with 5 Employees:



	5 Employees	25 Employees
Rebates	\$ 305.00	\$ 1,000
Savings	<u>\$4,100.00</u>	<u>\$17,750</u>
Total	\$4,405.00	\$18,750.00

** The estimated average of \$510 savings per employee is derived from a formula based on a study conducted by the Department of Labor regarding effectiveness of EAP's and employers' investment per employee.

ESB: EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employee Assistance Programs, commonly known as EAP's, are a human resource and corporate benefit tool used throughout today's business world. Many "**Large**" corporations have been offering their employees an EAP since the 1940's. Essentially, an EAP provides employees and employers a number of different resources to help assist them with the personal, medical, family, legal, financial and mental health issues they face on a daily basis. As a result, businesses offering an EAP typically experience reduced absenteeism, increased productivity, positive corporate morale, lower turnover, fewer employee conflicts, less work related accidents and reduced substance abuse incidents. **The net result is a higher return on employee wages, a reduction in medical costs and a significant financial savings.**

QUICK STUDY*:

Current Employment Climate:

On a daily basis 1 in 5 employees is being negatively affected by a personal issue. (addiction, grief, divorce, care-giving, stress, depression, etc.)

Employees are typically **37% less productive** when distracted by personal issues.

70% of all adult illegal drug users **are employed**.

Productivity and Absenteeism:

Companies lose as much as **\$688 per employee** annually, due to unscheduled absenteeism.

1 in 5 employees who call in sick are suffering from stress rather than an illness.

49% of employees **lose an hour of productivity** or more each day due to stress.

Almost half of employees cite **stress and personal issues** as the most common reason for work absence.

44% of employees say they come work at least once a quarter **too stressed to be effective**.

Life, Medical and Mental Health:

Depression and anxiety disorders affect **19 million** adults annually.

30 million Americans grieve each day.

33% of employees **lose work time** due to care-giving.

90% of all employees need legal or financial services, yet 70% do not seek counsel due to **fear of cost**.

Drug related problems are responsible for **36% of employee theft**.

Drug-reliant employees incur **300% higher** medical costs and benefits.

EAP AND WELLNESS PROGRAM BENEFITS:

Businesses offering an EAP typically experience reduced absenteeism, increased productivity, positive corporate morale, lower turnover, fewer employee conflicts, less work related accidents and reduced substance abuse incidents.

An EAP can generally be expected to generate an **ROI of \$5-\$16 annually per \$1 invested**.

90% of Fortune 500 Companies participate in an EAP.

Only 9% of companies with less than 50 employees participate in an EAP.

Productivity and Absenteeism:

An EAP can **reduce lost time by 30%**.

If 5% of a company's employees used an EAP, that business could experience a **savings of 3.45% on payroll** due to reduced absenteeism and increased productivity.

74% of employees who say their company offers an EAP **find it valuable**.

A study shows that when an EAP is provided, work loss was avoided 60% of the time saving an average of **17 hours per case**. These cases showed an **increase in productivity of 43%**.

Life, Medical and Mental Health:

An EAP can **reduce accident and sick pay** by as much as 60%.

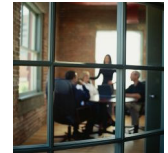
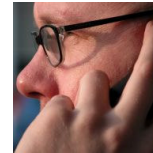
A study shows that when EAP legal and financial services are available, work loss was avoided 39% of the time and **productivity was improved in 36%** of the cases.

When depression is effectively treated, absenteeism is **reduced 4 days** per year per case.

* Statistics obtained from numerous published corporate, academic and industry studies. More information and specific source references can be found at www.EdvantageProgram.com/Business.



Edvantage[®]
Small Business



ENROLLMENT PACKAGE

All of the following is included for the low-cost of \$390.^{00*} per year:

EMPLOYEE ASSISTANCE PROGRAM:

- 24/7 Crisis Counseling: Depression, Stress, Substance Abuse, Relationships, etc.
- Legal, Medical and Financial Consultation and Referrals

PERSONAL ASSISTANT PROGRAM (CONCIERGE):

- Management and Each Employee Household is assigned a Personal Assistant
- Research & Information provided by experts on a wide array of topics, including: Travel, Dining, Exercise, Health, Auto, Shopping, Family, etc.

ONLINE WELLNESS PROGRAM:

- Access to hundreds of work/life articles on subjects such as: Life, Mental and Emotional Health, Exercise, Diet, Personal Growth and Stress, etc.
- Access to interactive tools such as: Informational Videos, Health Risk Assessments, Fitness Videos and Resources to help with Personal Development

TRAINING PROGRAMS:

- Supervisory and Management Training
- Available via CD-ROM or Webinar

DISCOUNT PURCHASING PROGRAM:

- Available for Management and Each Employee Household
- Access to over 1,400 Merchants and Service Providers, as well as 13,000 Restaurants
- Exclusive Savings and Discounts

EDVANTAGE[®] SMALL BUSINESS PACKAGE IS VALUED AT OVER \$500.00 PER EMPLOYEE IN PRODUCTIVITY AND SAVINGS ANNUALLY

* \$390.00 Charge includes set-up, maintenance, ongoing support and enrollment for up to 15 employees and their respective families. Additional employees can be included for an additional cost of \$25.00 per employee annually.

Easy Steps to Save on Spending

RESTAURANTS




With over 13,000 Restaurants participating on the Edvantage[®] Program, it is easy for Businesses & Employees to generate a significant financial impact in Savings & Rebates. The majority of the Restaurants on the Edvantage[®] Program offer \$25 gift certificates for only \$10. In addition, for every certificate purchased a Participant receives a Rebate equal to 10.0% of the purchase value of the certificate. (Since the average certificate costs \$10, the average rebate generated is \$1.00.)

The typical the family in the US “Dines-Out” on average 4 times a week. If a Participant went to one of the participating Edvantage[®] Restaurants 1 out of those 4 times a week, that member would generate in excess of \$750 of savings for themselves and also create approximately \$50 in Rebates annually.

“MONEY FOR NOTHING”

The Edvantage[®] Program always strives to provide the best quality product and the greatest opportunity for participating Business & Employees to benefit from the Edvantage[®] Program. Through special Merchant relationships and promotions, Edvantage[®] creates ways to for these Businesses and Employees reach their goals easily and productively.

One such promotion is “Money For Nothing”. A number of Merchants on the Edvantage[®] Program pay Rebates without requiring a purchase of their products. Simply, Fill out a Survey... Request a Price Quote... Participate in a Free Trial... Or Register to receive more Information. Participants can generate over \$50 in Rebates by checking out a few of these Merchants in “Money For Nothing”.

MERCHANT	OFFER
 <small>* MUST CONVERT TO A PAID SUBSCRIPTION TO GENERATE REBATE.</small>	\$10.00 Sign-up for a Free Trial!
 <small>*** ING DIRECT DOES NOT OFFER A REBATE. BONUS COMES FROM EDVANTAGE PROGRAM.</small>	\$10.00 Receive BONUS from Edvantage for every NEW savings account opened!
 <small>©2007 ConsumerInfo.com, Inc.</small>	\$12.00 Sign-up for Free Trial!



Van Horn Communications, Inc.

The Edvantage[®] Program is a culmination of over a quarter century's experience and expertise in philanthropic development and loyalty services industries. The Edvantage[®] Program is a wholly owned, patented and registered trademark of Van Horn Communications, Inc., a privately held company based in Allentown, Pennsylvania. Van Horn Communications offers full service data processing, feasibility study, campaign fulfillment and loyalty program management.

Van Horn Communications has over 30 years experience in developing philanthropic programs that include assisting over 6,000 clients with nearly 2 million donors contributing to various school and charitable causes. These clients include the Statue of Liberty/Ellis Island Foundation, Special Olympics, 1984 US Olympics and Catholic Charities. Van Horn Communications has been involved in over \$500 million worth of fund raising projects. Presently, the Edvantage[®] Program is being used as an employee benefit for small businesses, Fortune 500 companies and national automotive loyalty and sponsorship campaigns. These projects include the use of employee assistance programs, discount medical and personal concierge services.

The mission of the Edvantage[®] Program is to provide employee benefits, customer loyalty and advertising impact for businesses, while assisting charitable and not-for-profit organizations with funding tied to an individual's normal spending habits.

www.EdvantageProgram.com/Business

EDVANTAGE® SMALL BUSINESS ENROLLMENT

Instructions

To begin enrollment, please follow these instructions to complete the “**Edvantage® Small Business Enrollment Form**”:

1. “**Contact Information & Company Profile**”.

Notes within this section:

- (a) “**Area of Industry**” Please provide your company’s primary industry. This information is used to determine the most appropriate template for your company’s personalized site within the Edvantage® Program website.
- (b) “**Full Name**” This should be the individual who will be administering the Program for your business.
- (c) “**E-mail**” Edvantage® provides all confirmations, documents and distribution information via e-mail and electronic format. **Please verify that the listed e-mail address is accurate.**
- (d) “**Website**” Your company’s personalized Edvantage® site will be linked back to your company’s web address.
- (e) “**Number of Employees**” This information is required to provide access for all participating employees. This number must be accurate to ensure proper coverage and availability of services.
- (f) “**Desired Start Date**” If you do not wish to enroll immediately, please provide the date that you wish to begin your company’s participation.

2. The next section requires your company to choose its **URL** on the Edvantage® Program. Please choose a name for your Edvantage® site. If it is unavailable, we will contact you regarding the options available.

Example: www.EdvantageProgram.com/XYZCompany

3. “**Package and Pricing**”: The Edvantage® Small Business price of **\$390.00** includes the company’s enrollment, set-up, maintenance, ongoing support and use of all products described in the Edvantage® Small Business Program for up to 15 employees and their respective families. Businesses with greater than 15 employees will be charged an additional \$25.00 per employee annually. Businesses with greater than 100 employees should contact an Edvantage® Representative at (800) 544-8976 to discuss larger volume pricing. Program costs are paid in full upon enrollment and require authorized renewal on an annual basis. *

Employee Enrollment	Price per Year
1-15	\$390.00
16-100	\$390.00 plus \$25.00 per additional Employee over 15
101 or more	Please call to discuss

* To review the Edvantage® Small Business Terms and Conditions, please find them at www.EdvantageProgram.com/Business under the “**Documents**” menu heading.

4. **Enrollment Authorization:** Signature Authorization is required.

5. Please send the completed **Enrollment Form**, along with payment for the appropriate Tier Package, to:

Edvantage® Program
Van Horn Communications
Devonshire Towers II
2141 Downyflake Lane
Allentown, PA 18103



EDVANTAGE® SMALL BUSINESS PACKAGE IS VALUED AT OVER \$500.00 PER EMPLOYEE IN PRODUCTIVITY AND SAVINGS ANNUALLY

EDVANTAGE® SMALL BUSINESS ENROLLMENT FORM

Contact Information & Company Profile:

Business Name: _____

Area of Industry: _____
(i.e. CPA, Law Firm, Dentistry, Restaurant, Service Provider, Real Estate, Manufacturing, etc.)

Full Name: _____

Position / Title: _____

Address 1: _____

Address 2: _____

City, State & Zip: _____

Phone Number(s): _____ Fax: _____

E-mail: _____ Website: _____

Number of Employees: _____ Desired Start Date: _____

URL: (Businesses Participating receive a customized website on the Edvantage® Small Business Program site.)

Please list the name of your desired site (i.e. www.edvantageprogram.com/BusinessName) :

Name: www.edvantageprogram.com/ _____

Package & Pricing:

Edvantage® Small Business is priced by Employee Enrollment and is paid on an annual basis for 1-year terms. *

Employee Enrollment	Price per Year	Cost
Base Package includes 1-15	\$390.00	\$ 390.00
Number of Employees Above 15	_____ X \$25.00	+ \$ _____
Total Annual Cost		\$ _____

If your company employs more than 100 individuals, please call us to discuss volume pricing.

* To review the Edvantage® Small Business Terms and Conditions, please find them at www.EdvantageProgram.com/Business under the "Documents" menu heading.

Enrollment Authorization:

Our Business agrees to enroll in the Edvantage® Small Business Program for **One Year at the amount determined above.**

Signature: _____ Date: _____

Name (Print): _____