



Consumer Accounts Built for the Consumer of Today

Today's healthcare consumer is different.

There's more demand for tools and resources that empower employees to better manage their health and financial wellbeing holistically. Consumer accounts play a critical role when it comes to healthcare and cost reducing strategies, and when properly designed and administered, can minimize negative financial impacts, improve engagement, enable better decision-making and drive positive outcomes.

At Businessolver®, our extensive experience in consumer accounts administration has helped us identify critical pain points on the data and timing challenges that often accompany these products. That's why we've invested in revolutionary enhancements and a direct-integration of a top 5 healthcare bank with our benefits administration technology Benefitsolver®, to offer an enhanced suite of consumer accounts including HSAs, FSAs, HRA and Commuter. **This fully-integrated, single-platform technology addresses those pain points head-on with:**



One-system, one app



Fast claims processing & funding



Automated data exchange



Our integration, configurability and speed make processes easier for HR and health and wealth management easier for employees. Plus, our platform offers a unique driver of personalized, data-driven engagement to provide employees with the targeted guidance they need to stay in control of their wallet and make the most of their accounts.

What's in it for you?

- ▶ **Create educated employees** through year-round engagement that results in increased participation, contributions, and knowledge, so that they can make better healthcare purchasing or saving decisions – short-term and long-term into retirement.
- ▶ **Remove complexity** by streamlining the enrollment and payroll deduction process so that employees have the funds quickly available at the right-time and place.
- ▶ **A bank-like experience** with simplified funding and reconciliation, automated data exchange with Benefitsolver, one-day electronic claims processing and funding, ability to advance deposit through payroll, and use of artificial intelligence (AI) to make claims fast and easy.
- ▶ **Eliminate HSA opening challenges** with instantaneous Customer Identification Program (CIP).
- ▶ **Financial reconciliation and program management** through a true financial record-keeping system that can forecast account dollars and engage employees through targeted automatic communications to better manage their accounts.
- ▶ **Reduce wasted time** enrolling, managing accounts, reconciling payroll deductions, running multiple reports, dealing with vendor integrations or struggling with benefits or even COBRA administration integration. It's all here in one place, fully-integrated.
- ▶ **Paint the full picture** so your employees appreciate the total value of your financial wellness program. If you offer reimbursements for activities, merchandise – anything you dream up – we can put the dollars on a card and easily integrate.
- ▶ **Breathe easy** knowing all data, reporting, compliance and management is in one intuitive system.

What's in it for your employees?

- ▶ **Right place, right time** access to account details in Benefitsolver, alongside and integrated with other benefits information.
- ▶ **Suite of tools** including the MyChoice™ mobile app, Sofia™, a personal benefits assistant, and the MyChoice™ Recommendation Engine to help employees make informed decisions and get help or information when, where and how they need it.
- ▶ **Better account management** with checklists, spend/save strategies, how-to's, resource reminders, spending & saving reminders and tips to plan for the future with rollover, year-end and tax reminders.
- ▶ **Ability to access information and act fast** with a one stop shop in Benefitsolver, they can use one place for up-to-date balances, one-click to submit claims, mobile item eligibility scanner and instant reimbursements.



Our solution changes the game when it comes to benefits and account integration. It creates a streamlined experience for your employees that helps them focus on their holistic health and financial wellbeing, easing worry and stress. For you, that means your employees are more productive, focused and happier to come to work.