

## BenefitWallet® for Consumer-Directed Accounts



Help your employees manage their health care costs and accumulate wealth with BenefitWallet tax-advantaged accounts. The benefits we provide go beyond spending account administration. Our market-leading consumer engagement tools help your employees learn about the intersection of their health and wealth, understand the costs of care, manage health claims and spending, and save money related to health care.

### Product Portfolio

We can help you transform and grow your employee engagement with financial and health decisions, consumption and related costs, resulting in efficient savings and spending administration for you and your employees. The core of our solution includes consolidated administration of all health accounts on a common platform.

**Our Health Savings Account (HSA)** solution is designed to accommodate the long and short-term saving and spending needs of your employees. The HSA features an interest-bearing, FDICinsured, checking account with a checkbook, debit card and online bill payment for simple fund management. Investors have access to over 20 no-load, highly-rated mutual funds.

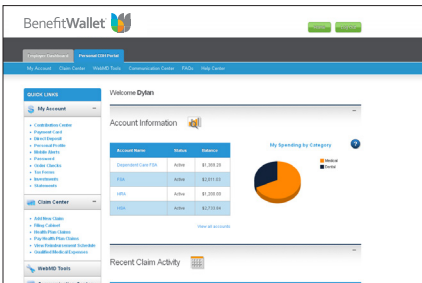
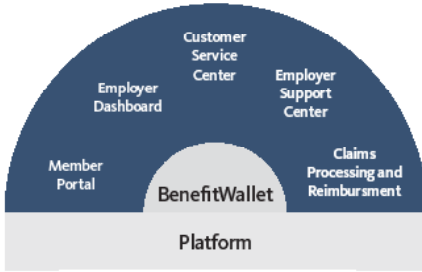
**Our Health Reimbursement Arrangement (HRA)** solution is a tax-advantaged account funded by employers to cover their employees' health care costs. Features include:

- Easy access to funds in the account with a debit card and online bill pay
- Quick and intuitive online receipt and claims submission
- Mobile app for on-the-go access
- Online and mobile alerts

**Our Flexible Spending Accounts (FSAs)** allow your employees to save money for health care on a pre-tax basis. Our FSA solution features a flexible and robust plan design engine and can coordinate with our HSA as a Limited Purpose FSA (LPFSA). Features are the same as listed for HRAs above.

**Our Health Incentive Accounts (HIAs)** offer numerous features and the flexibility to creatively design a wellness rewards program that will help your employees achieve their financial and health goals. The account platform offers broad flexibility to make, track and administer contributions and allows for easy access to funds.

We also offer **specialized spending accounts** including Dependent Care FSA and other customized solutions.



## About Us

BenefitWallet is a solution offered by Conduent Human Resource Services and is one of the nation's top health account administrators. With The Bank of New York Mellon as our custodian, we manage over 1.7 million accounts and employer customers of all sizes. BenefitWallet integrates your employees' experience across the continuum of health care engagement, funding, saving and payment. We offer a scalable and portable solution that is easily configured to complement your approach to benefits administration. We invite you to grow your employee engagement and satisfaction with our integrated health care solutions.

## Contact Us

For additional information, please contact us:

[benefitwallet@conduent.com](mailto:benefitwallet@conduent.com)

[www.conduent.com/benefitwallet](http://www.conduent.com/benefitwallet)

## Value Proposition

By consolidating your health accounts with us, you can achieve administrative simplicity with a single point of contact for all accounts — no matter what the configuration. We can help you increase program participation, which increases tax advantages for you and your employees. We have invested in industry-leading technology, member tools and communications to deliver a unique approach to employee engagement. We help you improve program participation and satisfaction, while enabling rational and informed choices for your employees.

## Key Features

### Common Platform

BenefitWallet offers a common platform for all aspects of account administration. Through robust vendor management, we select best-in-class innovations that are integrated into our platform so you and your employees have the latest innovations and best administration experience.

### Online Claim Management

By viewing and managing their paid claims online, your employees will have greater visibility on health costs. They can also manage their investments and pay providers directly. Through our online member portal, your employees have account information and health education tools right at their fingertips.

### Plan Selector Tool

Our Plan Selector Tool allows your employees to compare available plans and make an informed decision on the best plan for their situation. Informed employees, when provided with the proper tools, make better decisions regarding health choices, resulting in higher Consumer Driven Health Care (CDHC) participation.

### Mobile Account Access

Our mobile application provides your employees with convenient access to health accounts from their iPhone®, iPad® and Android™ devices. Employees can:

- View their account balance, account alerts and transaction history
- Submit and view all claims
- Pay bills using online bill payment

### Decision Support

Your employees will have access to valuable tools including:

- Calculators
- Multi-media communication products available 24/7 and via mobile
- Health Topics encyclopedia of over 1,500 ailments
- Hospital Advisor that ranks hospitals by quality
- Medication Advisor for drugs and pharmacy identifier
- Health Quotient recommends health improvement and behavior change
- Treatment Cost Advisor for common medical conditions

