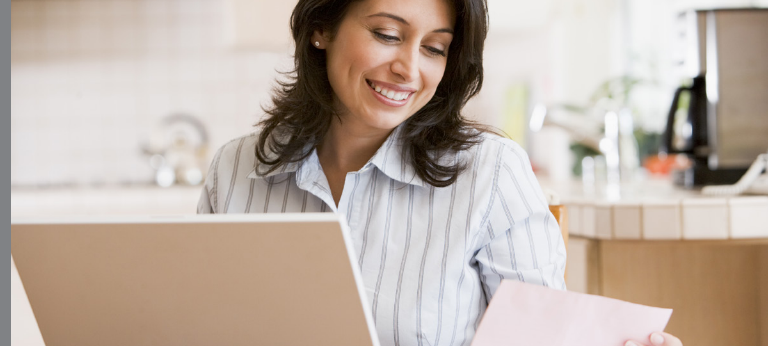
BenefitWallet®



Introducing the New BenefitWallet® Member Portal

We've redesigned our member portal to offer a more efficient and friendly user experience. In order to improve the design, numerous studies were conducted via a Usability Lab to examine how members use our site. We were then able to pinpoint exactly where we could best impact user experience, and created a simplified new layout.

Our primary goal is to make it easier for our members to find exactly what they need.

New Features

Streamlined Navigation

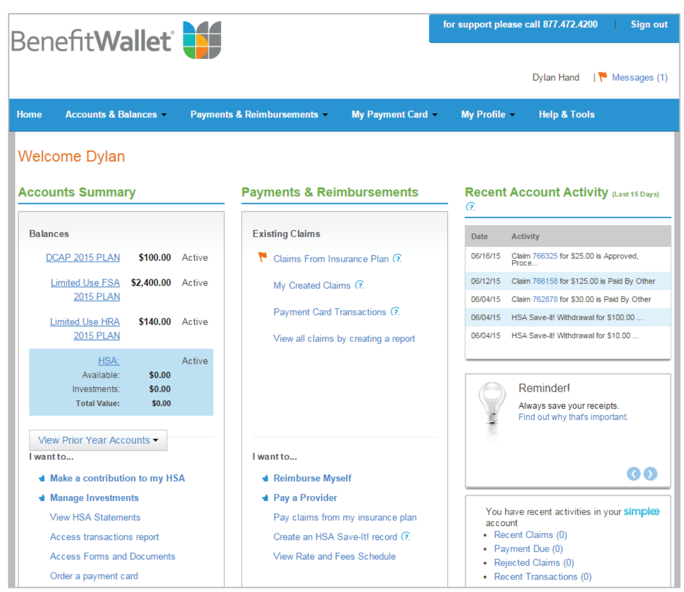
- We added user-friendly menus at the top of every screen.
  - 'My Account' is now 'Accounts & Balances'
  - 'Claim Center' is now 'Payments & Reimbursements'
  - 'My Profile' now consolidates numerous 'Quick Links'
- We moved items requiring attention to a prominent position on the home page, allowing members to quickly take action as soon as they log in.
- We now provide 15 days of recent claim, contribution and payment related activity on the top of the home page because we know members primarily log in to check a recent transaction.

Improved Claims Processing

- We simplified the process for requesting a new payment with just a few steps required to provide the details and upload documentation (if necessary) after the member chooses 'Pay a Provider' or 'Reimburse Myself'.
- We made it easier for our members to find claims by separating existing claims from new requests. Existing claims are now organized by their source (payment card, online claims, insurance plan claims (if applicable)), and the claims detail page better displays payment information and makes it easier to add documentation.
- The system now displays a list of possible existing claim matches when a new request is started to help members avoid adding a duplicate claim.
- The system now displays an alert making it clear that a payment will be issued for less than the requested amount if the request exceeds the available account balance. Members can then adjust the payment amount to avoid multiple payments being made to their providers or themselves.

HSA Save-It! Recordkeeping Tool

- HSA Save-It! is a new recordkeeping tool for members with a Health Savings Account (HSA). This tool helps members keep track of any eligible expenses paid using personal funds and makes it easy to request reimbursement for these expenses in the future. When funds are needed, members can quickly and easily make a withdrawal without worrying about finding the proper paperwork or documentation – it's all stored online!
  - With these capabilities, all claims in the Filing Cabinet will be held in 'Un-submitted Claims' and can be moved to HSA Save-It! from the member portal.



Added Features and More Control of Health Plan Claims

- We added new features that can help label and organize payments for members who receive streamlined claims from their insurance plan.
  - The new 'Point of Sale' payment feature captures any partial payments made at the provider (like a copay), and helps members avoid overpayment to their provider.
  - The 'Pay for Less' feature allows members who have insufficient health account funds, or have agreed to a different amount with their provider, to record the reason why the payment amount is less than the insurance plan determined was due.
- Members have more control over their claims, with the added ability to 'Mark as Paid' and 'Close' claims.
- Members now have the ability to edit the provider's address before submitting for payment.

Additional Member Communications

- The 'Coaching Engine' tool allows BenefitWallet to push messaging to our members highlighting portal features and functionality.
- 'Messages' in the upper right of the corner replaces the 'Communication Center'.

Member Training

BenefitWallet members who log on to the website after our rollout in mid-September will receive a pop-up message indicating the member portal has changed. In that pop-up message, we will provide a link to a video that highlights the new member portal functionality.

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