smartCDH™
Consumer-Directed Health Care Solutions

✓ Health Savings Accounts
✓ Flexible Spending Accounts
✓ Health Reimbursement Arrangements
✓ Retirement Health Benefits
✓ COBRA, Lifestyle, Adoption, Education and Commuter Benefits

Making it easy for people to manage their care, so they can enjoy life.
ConnectYourCare Snapshot

Creating successful solutions resulting in better adoption and higher satisfaction, while helping to lower costs.

- Nationally recognized leader
- Preferred solution by plan providers, financial institutions, brokers and employers
- Customizable and configurable solution
- Centralized and agile platform

Industry Leadership

- 20,000+ employers
- 3+ million members
- 7,000,000+ transactions a day
- $3+ billion client assets

Client and Member Experience

- 100% Implementation satisfaction
- 24x7x365 U.S. support
- 93% Overall satisfaction
- Bilingual Phone, web, mobile
The ConnectYourCare Difference

smartCDH™ Consumer-Directed Health Care Solutions

We provide a leading solution and benefit service that is seamless, simple, and offers peace of mind—resulting in better adoption, higher satisfaction, and lower costs.

smartCDH™ Single Platform Experience

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- Payment Card
- Mobile App
- Portal
- Integration APIs
Efficiency and Cost Savings

- Streamlined, consolidated approach with multiple benefit options on a single platform
- Less administrative time via automated reporting and real-time analytics

No-Noise Solution

- Superior customer service for employees including 24x7x365 customer care center, portal, and mobile
- Turnkey education and enrollment

Business Objectives Met

- Extensive integrations and customization options based on your program
- Innovative solutions to aid employees while achieving organizational goals
Advanced Technology for Health Accounts

Our intuitive technology allows participants and employers to connect on their terms with anywhere, anytime access.

Our Technology Boosts Participant Satisfaction

Participants love the convenience of our mobile and online technology—account balances at their fingertips, the ability to submit receipts before they get thrown away or lost, and expert support that is just a tap away. Additionally, our account alerts immediately notify participants when a payment card purchase requires additional documentation, bringing proactive support to the next level.

CYC Mobile Application

Our secure mobile application, CYC Mobile, provides on-the-go access and seamless service.

- View account balances and transaction history
- Review claim details
- Submit a new claim
- Pay providers directly with mobile bill pay and Click-to-Pay
- Access HSA investments and contribution center
- View FAQs and eligible expenses
- Receive account alert push notifications
- Tap to call Customer Service

HR Command

We provide a powerful employer dashboard tool for optimized account administration.

- Save employers time with easy access to information transaction history
- Make administration easier with intuitive design, helpful tools and useful tips
- Let employers get back to business quickly – employee records updated in seconds

Participant Portal

Using a research-driven approach to design the most user-friendly website available, our site provides multiple benefits:

- Faster access to critical information
- Increased employee satisfaction
- Greater engagement and increased re-enrollment rates

CYC Insight

Harnessing the power of data analytics, our outcomes-based reporting platform gives employers a whole new level of insight into account activity.

- Utilize best-in-breed technology to track adoption and utilization rates
- Perform in-depth trend analyses based on actual scenarios
- Identify opportunities to optimize account engagement
- Promote results transparency through a full suite of reporting tools
HSA On Demand® for Employers – Striking the perfect balance of cost savings and employee satisfaction.

Peace of Mind
HSA On Demand has helped families pay for hundreds of millions in medical claims they otherwise could not afford.

Low Financial Risk to Employers
30% of HSA On Demand accountholders access only 15% of available annual contributions, and 97% of accessed funds are returned to the employer, meaning that employer financial risk is minimal.

Real Internal Rates of Return and Enhanced Free Cash Flow
Boosts enrollment into lower-cost plans, reduces premium costs, cuts FICA taxes and improves cash flow.
Health Savings Accounts
Drive Adoption, Mitigate Risk, and Save Money

A Health Savings Account (HSA) from ConnectYourCare presents a variety of cost-saving opportunities for employers offering a High Deductible Health Plan (HDHP). It also serves as an enticing option for enrolled participants, as it offers them maximum control over their health care decisions, valuable tax savings, and long-term investment options.

With the widespread adoption of HDHPs, and as HSAs continue to increase in popularity, employers offering a ConnectYourCare HSA can shift more responsibility and purchasing power to their employees, and therefore alleviate common compliance burdens and administrative overhead.

In turn, the increased savings from cost sharing can be distributed amongst employees' HSAs, making for a more attractive and flexible plan design.

ConnectYourCare's innovative HSA On Demand® program eliminates major cost barriers when it comes to employee adoption of HSAs and their corresponding high deductibles.

HDHP enrollees are naturally concerned about the possibility of a large claim occurring early in the plan year before their HSA is fully funded. To alleviate worries and reduce financial burdens, HSA On Demand makes HSA funds available from day one.

Participants can access their full year's contribution, including both employee and employer funds, at any time of year to pay for a qualified medical expense at the time of service. The accelerated contributions are repaid through future payroll deductions.

Think of it as health care overdraft protection or a safety net for unexpected expenses!

Moving Towards Full Replacement
HSA/HDHP Plans

HSA On Demand allows all employees to cover their entire HDHP deductible from day one. In fact, HDHP adoption doubles versus the national average when employers offer accelerated HSA funds through HSA On Demand.

With increased adoption rates, organizations could save hundreds of thousands of dollars by going full replacement and moving towards an HDHP with HSA On Demand.

“HSA On Demand was instrumental in addressing employees’ concerns about cash flow and the ability to pay for care in an HSA.”

– HSA On Demand Client
**Flexible Spending Accounts**

Accommodate and Auto-Substantiate

ConnectYourCare’s tax-advantaged Flexible Spending Account (FSA) solutions offer employers convenience and simplicity in executing a staged implementation for consumer-directed health care.

Likewise for employees, who not only benefit from flexible health care spending options as the name implies, but also from a flexible claims-processing experience and expeditious reimbursements, thanks to exclusive FSA technology, ClaimsAlly.

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**ClaimsAlly**

Automated, hands-free, and seamless to both employers and participants, ClaimsAlly streamlines transactions through the optimization of claims feeds.

This optimization results in:

- **Increased auto-adjudication** – Up to 85% improvement in previously unadjudicated claims.
- **Increased auto-substantiation** – Reduces additional documentation requests and related correspondence.
- A drastic decrease in overall claims handling time.

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**Health Reimbursement Arrangements**

Save Costs and Control Contributions

ConnectYourCare’s Health Reimbursement Arrangement (HRA) solution places the employer in total control of their health care spending. Defined contributions through the HRA set the stage for a scalable health plan, yielding significant cost savings, burden-free administration, and reimbursement ease for employees. Simplicity and efficiency at its finest.

Since contributions are made exclusively by the employer, funds deposited into the account are not considered part of employees’ income and therefore are not subject to income, FICA or worker’s compensation tax.

Further, because the IRS requires HRA participants to submit documentation as proof of their medical expenses, ConnectYourCare’s ClaimsAlly auto-substantiation technology also applies, making the claims process painless and problem free.

Small businesses opting for an HRA, for example, pay less for coverage of individuals and families, as compared to costs associated with group health insurance plans.

Overall, businesses using a health reimbursement plan realized average cost savings of 27% and 52% for self-only and family status employees, respectively, compared with average group health insurance costs.

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Affordability for all and administratively pain free, HRAs serve as an attractive alternative to traditional group plans.
The cost of health care continues to rise at historic rates, causing extra stress as your employees balance health savings, retirement savings and overall financial goals. With ConnectYourCare’s retirement solutions, you can offer your employees a advantageous way to save for retiree health care.

ConnectYourCare’s retirement solutions allow for employers to offer tax-favored funds to support their retirees’ medical expenses, giving them the coverage they need for the future.

Retirees take advantage of tax-free distributions for qualified medical expenses. Most employers can take advantage of deducting funds used by their retirees annually.

Retirees know they have funds to cover their premiums and out-of-pocket medical expenses funded by their employer.

From simple reimbursement processes to streamlined claims fulfillment, participants benefit from an easy and intuitive user experience.

The result is a optimal retirement-in-mind designed program that drives higher benefits satisfaction rates and increased tax savings.

Research shows that total projected health care premiums for a healthy 65-year-old couple ready for retirement are expected to exceed $288,000…

…If including common out-of-pocket costs, expenses are expected to exceed $377,000.
Lifestyle and Other Benefits

More Ways to Save

**Commuter Benefits**

Employers can save up to 7.65% on their payroll taxes as employees use pre-tax dollars to cover their commuting expenses. Additionally, commuter benefits can potentially save employees more than $1,300 each year (assuming a combined tax rate of 30%). Covered expenses include parking and work-related transportation (trains, buses, subways, ferries, and vanpools).

What's more...your employees can now use pre-tax funds to pay for uberPOOL and Lyft Line rides! Your payment card can be directly tied to Uber and Lyft for shared rides and tax savings in many major cities, via partnerships with these leading U.S. rideshare companies.

**COBRA Administration**

COBRA benefits can be complex and time consuming, so we created a comprehensive solution that helps you reduce risk while saving time and money. ConnectYourCare's COBRA solution provides seamless integration to manage everything from account reconciliation and time-frame tracking to regulatory requirements for participant communications and compliance reports.

**Education Assistance**

Build employer loyalty and longevity — our program helps employees pursue educational goals with quick and easy tax-free expense reimbursements. Benefits include tuition payments, fees, books, supplies, and equipment.

Built-in flexibility allows employers to set dollar limits and control what coursework is reimbursable in line with career advancement goals, and employees can conveniently upload documentation online or through the ConnectYourCare mobile app for rapid reimbursement.

**Wellness Incentives and Accounts**

Wellness programs that promote exercise and nutrition are growing in popularity and can be very effective to attract and retain employees. Invest in your employees' health and well-being with our workplace wellness programs.

**Adoption Assistance**

Help put your employees' minds at ease by assisting with their qualified adoption-related expenses.

With ConnectYourCare's Adoption Assistance Program, employees enjoy the benefit of a pre-tax financial cushion and relief from additional paperwork headaches, allowing them to focus on what's important—their families.

**Direct Billing Services**

Managing your inactive employee population does not have to be a daunting task. ConnectYourCare provides hassle-free direct billing administration for retirees and non-payroll employees—including those on leave of absence or on long-term disability—taking all billing complications and guesswork off your hands.

With best-in-class billing and tracking technology, and full-service, in-house expertise for communications and consultation, you can depend on ConnectYourCare for a seamless direct billing solution.
360° Connect Communications Program

More Ways to Save

ConnectYourCare’s comprehensive 360° Connect Communications Program takes clients on an informative journey from onboarding and participant enrollment, all the way through renewal.

Our program educates employees prior to enrollment to drive adoption rates, then continue to delight them throughout the course of the plan year with valuable communication tools and resources to ensure they are maximizing their benefits potential.

Clients using 360° Connect have enjoyed a 23-29% increase in account enrollment, resulting in hundreds of thousands in additional tax savings to both employers and employees.
As one of the largest and most responsive providers of health care savings accounts and award-winning solutions, ConnectYourCare's approach to consumer-driven health care is rooted in creating better, more efficient connections among the people who provide benefits, the people accessing services, and the people who deliver services.

Blue chip organizations across the country turn to ConnectYourCare for our highly rated customer service and best-in-class member experience, advanced educational tools for better-informed choices, and acceleration of savings with ROI efficiencies and simplification of processes.

Recognizing the user expectations, ConnectYourCare has gone to great lengths to develop unique, customer-focused solutions, such as:

- The patent-pending HSA On Demand®, which provides participants with accelerated access to future HSA contributions at the beginning of the plan year
- ClaimsAlly, an advanced technology platform designed to increase auto-substantiation rates for FSAs and other notional accounts
- The ConnectYourCare Health Care Stack, a life savings model illustrating the near- and long-term financial benefits and savings one can achieve by leveraging pre-tax savings accounts made available by the IRS up through retirement.

There is a unique solution for every company and employee, and we won't stop working until we connect you with the perfect one.

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