



BenefitWallet®, A Xerox Solution, offers a simplified approach to help your employees manage their health care costs and accumulate wealth with 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.

HSA

Simple HSA Solutions

A Health Savings Account (HSA) is an important component of your employees' BenefitWallet. After enrolling in a High Deductible Health Plan (HDHP) and opening an HSA, your employees can use tax-free contributions to pay for health care costs for themselves and their tax dependents — including doctor and hospital visits, co-payments, eyeglasses, prescriptions, long-term care insurance premiums and COBRA premiums.

Both you and your employees may contribute to an HSA up to an annual limit specified by the IRS, but your employees retain control of the account and may rollover unused funds remaining from year to year.

Our HSA offers the following advantages:

- **Design consultation:** We provide assistance in developing an effective approach for enrollment, account contributions/funding, fees and ongoing communications.
- **Training:** HSA training includes employer and staff training on funding, reporting and open enrollment support.
- **Proven implementation process:** We have successfully implemented over 25,000 employers. We provide specialized support through a dedicated employer support team, along with a client service management team.
- **Implementation:** An implementation work plan is developed and managed with the rollout of your consumer-directed health plan.

Employer Advantages

- Tax savings
- Comprehensive employer portal
- Extensive online funding and reporting
- Knowledgeable employer support team

Employee Advantages

- Tax savings
- Debit card, checkbook and online bill pay to access funds
- Member portal providing real-time, personalized content and account management
- Mobile app for Android and Apple devices
- Extensively trained representatives with a background in benefits
- Resource center complete with valuable health education, videos, FAQs and decision support tools

Key Product Features

- FDIC-insured checking account
- Integrated investment account
 - Over 20 investment options
 - Multiple fund families
 - No-load mutual funds
 - Automatic sweeps
 - Investment Wizard risk assessor and support tools
- Optional checkbook
- Debit card with added protection against misuse of funds
- Mobile app and texting capabilities
- Online alerts
- Filing cabinet to save claims and receipt images

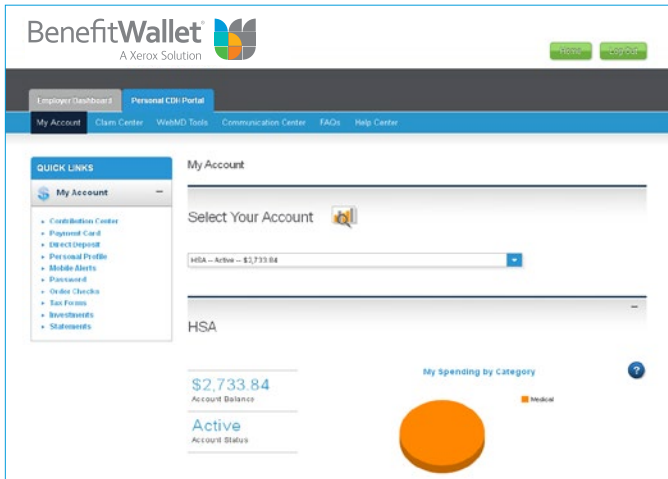
Account Features and Benefits

Employer Portal

The employer portal provides self-service reports, as well as funding functionality.

Member Portal/Mobile App

Our online member portal and mobile app make account information and health education tools easily accessible to your employees — 24 hours a day, seven days a week — at home, work or on the go.



Employee Communications

Your employees will have access to comprehensive communications and tools that educate them about HSAs, so they can make informed decisions for their specific situation.

Account Access

Your employees will receive a debit card and optional checkbook to pay for eligible health care expenses. Setting up provider profiles, direct deposit and establishing recurring payments will save your employees time when using online bill pay.

BenefitWallet Service Center

The BenefitWallet Service Center provides knowledgeable, helpful and dedicated support. Our representatives have previous benefits knowledge and undergo intensive account training and testing before assisting callers. Regularly scheduled refresher sessions are part of our ongoing training program.

Why Choose BenefitWallet?

BenefitWallet is a product offered by Xerox, a leading provider of health care administration solutions, including spending accounts. We offer a robust administrative platform combined with unmatched communication and account service capabilities. You can take comfort that BenefitWallet is a secure program for your organization.

About Us

BenefitWallet is one of the nation's top health account administrators. With The Bank of New York Mellon as our custodian, we manage over 1 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

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