

Join the consumer-driven healthcare revolution with the combined strength of Evolution1.

HRA HSA FSA Wellness VEBA Transit

Administrative Platform Power with Lighthouse1 and PayDirect

Automated Payments with Benny Prepaid and Lighthouse1 OneCard Benefits Cards

Convenience and Ease of Use with Web Portal and Mobile Access

Reliability and Security with World Class Service

Evolution1 and our Partners serve more than 7 million consumers, making us the nation's largest electronic payment, on-premise and cloud computing healthcare solution that administers HSAs, HRAs, FSAs, VEBAs, Wellness and Transit Plans.

Our Lighthouse1 cloud computing and PayDirect® on-premise solutions are powerful administrative platforms that meet more than 1,200 unique plan designs, simplify the user experience, and completely automate workflow. With industry-leading prepaid benefit cards, easy-to-use web portals and convenient mobile access, we help reduce costs and increase satisfaction.



Whether you're an HR Professional looking for a worry-free way to offer HSAs and FSAs to your employees, a broker wanting to recommend the best solution to your clients, a financial institution expanding product offerings, a health plan provider seeking efficiency gains, a software developer providing payment solutions or a benefits administrator driving greater profitability, Evolution1 can meet your needs.

And, with the combined force of Evolution Benefits and Lighthouse1 that are now part of Evolution1, you can be assured you're working with the clear market leader in consumer-directed healthcare technology and services.

Components:

Administration Platform Options:

- Lighthouse1 Cloud Computing Solution
- PayDirect On-Premise Solution

Benefits Debit Card Options:

- Benny™ Prepaid Benefits Card
- Lighthouse1 OneCard

Data Integration Solution Options:

- Lighthouse1 Claims Exchange
- Lighthouse1 Consumer Data Exchange

Specialized Services:

- Custom Reporting Solutions
- OnBoard Implementation Services
- Partner Service Management Team
- Partner Account Executive Team

Self-Service Account Access Options:

- Lighthouse1 Mobile
- Lighthouse1 and PayDirect Administrator, Employer and Consumer Portals

Value Added Solutions:

- Learn CDHC
- My Personal Health Suite

Lighthouse1 and PayDirect Portals:

Administrator Portal provides a convenient, role-based portal used to administer consumer-driven healthcare benefits. This secure, integrated portal enables you and your staff to select frequently used tasks, access employer and consumer accounts, set up and manage reports, import and maintain employer and consumer data, facilitate claim reimbursement processing, and more.

Employer Portal provides a convenient, role-based online solution from which designated employer staff

members can select frequently used tasks, access employee accounts, view and print reports, submit requests to their plan administrator, manage plan descriptions, prepare and submit data files for administrator imports, and access helpful resources.

Consumer Portal provides 24/7/365 online access consumers can use to manage all of their consumer-driven healthcare accounts. From the portal, consumers can select to view account information, file claims and distribution requests, manage their profile, view notifications, access forms, link to helpful information, and more.

"US Bank was committed to investing in a healthcare platform. We did a nationwide search amongst a variety of different partners. Evolution1 clearly was head and shoulders above the rest."

—Bill Ware, Vice President-Senior Product Manager Healthcare Payment Solutions, US Bank



Evolution1 is a Market Leader. More than 400 of the nation's largest health plan providers, third-party administrators and financial

institutions use our cloud computing or on-premise platforms and industry leading prepaid benefit card solutions to administer their consumer-driven healthcare accounts. Evolution1 helps you offer flexible plan designs and high levels of customer service while reducing operational costs. In fact, our top Partners achieve an average client renewal rate of 98 percent.

Evolution1 is a Technology Leader. No other solution offers two powerful platform choices that meet the benefit plan design, user experience, and unique workflow management needs of administrators, health plans, and financial institutions. Evolution1 provides secure, reliable 24/7/365 access to account information and tools, with higher than 99.999 percent uptime guaranteed with response time and service level agreements. Data security is ensured with rigorous compliance with HIPAA, Personally Identifiable Information (PII), and VISA debit card protection regulations.



Evolution1 is a Usability Leader. Evolution1 offers fully integrated web portals that can be branded with your company name

and logo. Consumers and employers will be empowered with convenient, self-service options and automatically generated alerts, notifications, and statements. The Administrator Portal will empower you with easy access to employer and consumer data, transaction and service history, and tools that help you deliver timely, high-quality service. Easy-to-use, role-based screens serve up common tasks, helping to streamline processes and enhance productivity.



Evolution1 is an Accessibility Leader. Consumers will enjoy total

convenience with the Benny Prepaid Benefits Card or Lighthouse1 OneCard and a broad, integrated payment network that deliver seamless, hassle-free and paper-free processing. And, with Lighthouse1 Mobile, consumers can use their mobile devices to access account information anytime, anywhere.

Evolution1 is an Information Leader. Lighthouse1 and PayDirect provide a wide variety of useful reports that are easy to access, print, and distribute. Reports can be scheduled for automatic generation and electronic delivery, saving countless administrator hours. And, administrators can use a drag-and-drop interface to easily customize reports to meet clients' specific needs.



Evolution1 is a Partnership Leader.

Evolution1 is committed to driving more dollars to your bottom line.

With the industry's only dedicated Partner Account Executive team, we help you grow profitably with strategic account management and operational, sales and marketing, consulting and technical support resources and tools.

We're driven to helping you grow revenue and decrease costs.

The more you succeed, the more we succeed.

- Evolution1 offers scalable platforms; we facilitate nearly \$4 billion in reimbursement transactions and 49 million claims annually.
- Evolution1 and our more than 400 Partners support several Fortune 50 companies.
- More than 50,000 companies in a broad range of industries ranging in size from 5 to 300,000 employees rely on Evolution1 to meet their employees' consumer-driven healthcare account needs.
- In 2010, Evolution1 Partners using the Lighthouse1 platform grew an average of 98 percent. The top 5 Partners grew 162 percent since partnering with Lighthouse1.
- Evolution1 Partners using the Lighthouse1 platform retain an average of 98 percent of their employer clients.
- Several Evolution1 Partners have at least 90 percent automated claims entry, saving hundreds of thousands annually.

When you need to work with the leader, turn to Evolution1.

We can help you grow your business profitably and with the highest levels of client and administrator satisfaction.

To get started, contact info@evolution1.com or 952.908.9056.

SIMPLIFYING the Business of Healthcare

evolution1

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