



Evolution1 helps you lead the market with your branded FSA offering

As the cost of corporate healthcare rises, so does the demand for consumer-driven healthcare accounts. According to BearingPoint, 15.5 million people in the U.S. will be enrolled in FSA accounts by 2011. Although that is a slight decline over current FSA enrollment rates, growth in HRA accounts that are often stacked with FSAs is projected to increase to 27.3 million by 2011. Employers looking to expand their consumer-driven healthcare account options will continue to demand flexible FSA plan designs.

Evolution1 delivers innovative, highly customizable FSA solutions that quickly and easily integrate into a broad integrated payment network and with current provider processes. Nearly 7 million consumers use Evolution1 solutions to manage their consumer-driven healthcare accounts, making Evolution1 the nation's largest on-demand healthcare account solution. Evolution1 offers Lighthouse1, a cloud computing solution providing you a complete, integrated platform for administering FSA spending accounts. Stacked HSAs, HRAs and other consumer-driven healthcare accounts can easily be administered on the same integrated platform, helping you reduce administrative costs and offer flexible, worry-free service to your clients.

The industry-leading Lighthouse1 FSA Solution provides:

- Anytime, anyplace access through fully integrated online portals
- Easy-to-use debit cards—Lighthouse1 OneCard™ & Benny® Prepaid Benefits Card—allowing consumers to access funds directly at the point of sale or service
- A flexible fee structure giving you the ability to set fees according to your markets and sales strategies
- Control over client relationships with a self-branded solution that helps you manage and build your client base

Administrators and brokers can easily add their logo and company information, helping to reinforce their brand value to employers and consumers.

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Plan Year Available Balance	Available Balance
Health Flex - not HSA eligible	\$100.00	\$98.70	\$15.00	\$68.70	\$15.00	\$0.30	\$0.30
Dependent Care	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$5,000.00
Prescription HSA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mass Transit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Our FSA solution offers easy-to-use, online forms, reports, and secure, self-service portals that deliver high consumer and employer satisfaction, and valuable insight to administrators.

*Your clients demand flexible plan designs—
Get ahead of the curve by offering an
innovative, flexible, easy-to-use FSA solution*

The Lighthouse1 FSA solution brings these great benefits to you, your employer clients, and their employees:

Top Benefits for Administrators

- **Grow your business** by providing deeper offerings that meet the needs of large or complex organizations you haven't easily been able to serve in the past
- **Bring value to your clients** by offering an industry-leading, technologically superior solution featuring deep integration between Lighthouse1 and a broad provider and integrated payment network
- **Offer the utmost in flexible plan designs** with Lighthouse1's innovative, rules-based technology that enables you to quickly and easily customize FSA accounts to meet employers' unique requirements
- **Provide a one-stop shop** by offering FSA, HRA and HSA healthcare account administration all on one platform
- **Reduce your administration costs** with Lighthouse1's in-depth product integration that helps radically simplify and streamline your internal processes
- **Increase client loyalty** by controlling the branding, pricing, fees and consumer experience of your FSA and other plan offerings
- **Manage communications and user experience** with access to a central administrative portal that enables you to control accountholder communications, enrollment, and spending account administration, as well as automated employer reporting
- **Offer full protection of data** with HIPAA compliance, privacy protection, VISA certification, and complete protection of debit card information

Top Benefits for Employers

- **Save money with lower insurance premiums** for employees with high deductible health plans
- **Free up Human Resources staff** with a centralized portal to answer employee questions
- **Save administrative time** with an FSA solution that accepts plan changes from payroll systems
- **Offer flexible benefit options** with the ability to stack FSA plans with HRAs and HSAs, offer an employer contribution amount and dependent care options, customize eligible expenses, and alter plan rules for enrollees with a loss of eligibility—all managed through a single Employer Portal
- **Go Green** with direct deposits and elimination of manual, paper-based claims processes
- **Save money** on matching FICA taxes, and reducing FUTA, and in some states SUTA taxes, by offering an FSA solution to employees
- **Increase employee satisfaction** by offering FSA accounts that provide them with significant tax savings, lower healthcare costs due to increased focus on prevention and wellness, hassle-free payment and claims processes, and customizable grace periods of up to 75 days so they can submit new claims for eligible expenses beyond the plan year-end date

Top Benefits for Employees

- **Enjoy significant tax savings** with pre-tax deductible contributions and tax free reimbursements used for qualified plan expenses
- **Quickly and easily access** funds with the Lighthouse1 OneCard or Benny® Prepaid Benefits Card used at point of sale, or funds directly deposited to your bank account
- **Enjoy secure access** to accounts using a convenient Consumer Portal available 24/7/365
- **Easily file claims online** with the system doing the legwork of determining approval based on eligible expenses
- **See your tax savings** during the easy, online enrollment process
- **Stay up to date** on balances and action required with automated email alerts and convenient portal home page messages
- **Get one-click answers** to your benefits questions
- **Protect the environment** by using paperless summaries available online

When you need to work with the best to deliver reliable, trusted, customizable consumer-driven healthcare account solutions, turn to Evolution1. Our solutions will help you grow your business profitably, and with high levels of client and consumer satisfaction.

Talk to your Evolution1 Sales Consultant or Partner Service Manager to sign up today by contacting sales@evolution1.com.