

winflexone[®]
by WageWorks

ONE Partner. ONE Solution. ONE Decision.



ONE Partner. ONE Solution. ONE Decision.

WageWorks is a leading provider of tax-advantaged programs for consumer-directed health, commuter and other employee spending account benefits, or CDBs. We administer and operate a broad array of CDBs, including spending account management programs, such as health and dependent care Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), and commuter benefits, such as transit and parking programs.

Through our subsidiary, formerly known as MHM Resources, we have provided CDB technology and services for over two decades. You might remember our company as Mayer Hoffman McCann, the independent CPA that founded MHM Resources.

What kind of CDH Partner do you want?

Our partners select WageWorks because we offer three flexible partnering models for health plans and TPAs who wish to integrate our on-demand platform with their core client/member services, including:

- ▶ Benefits as a Service (BaaS): WageWorks performs the administrative and customer service functions required for employees to utilize CDB accounts that work in conjunction with their health insurance benefits.
- ▶ Software as a Service (SaaS): WageWorks provides consulting services to our partners that helps them determine their administrative and technology needs to successfully execute their Consumer Directed Healthcare strategy. We also provide all the technology, network infrastructure, and integration services needed for our partner to bring the strategy to market.
- ▶ Hybrid of BaaS and SaaS: We work with our partners to determine which services leverage their core competencies, distribution model, and business strategy. We then split services for employers based on function, service, or client.

Why WageWorks?

Our experience puts WageWorks in a unique position to reduce costs by engaging more employees to make wise decisions about their healthcare dollars.

We currently serve over 1,800,000 CDB plan participants, including 37 of the Fortune 100, 122 of the Fortune 500 and over 20,000 small and midsize employers.

Employers and their employees access their account information through a web browser on any internet enabled device, including computers, iPhones, internet enabled phones, and iPads. Our on-demand delivery model eliminates the need for employer clients and partners to install and maintain hardware and software in order to support CDB programs and enables us to rapidly implement product enhancements across our entire user base.

Our partners enhance their core products with our on-demand platform to deliver the most advanced solutions in the market, including white-labeled and co-branded access to our technology platform, employee engagement programs and broker marketing systems.

Bottom line. We've taken a whole new approach that will enhance employee engagement in their benefit decisions and drive down costs for everyone – and yes – enhance the core services offer by our partners.

winflexone[®]

is loaded with features and flexibility, so you can run your operation the way you want.



ONE says it all.

You'll get everything you need from ONE technology partner.

WinFlexOne is the breakthrough plan administrators are looking for. It's a breakthrough that can only come from a technology partner that is also a plan service provider.

WinFlexOne offers you **ONE fully integrated, turnkey technology solution**. But, don't think you'll be locked into only ONE way to work with us.

WinFlexOne is loaded with features and flexibility, so you can run your operation the way you want. We'll listen to you and we'll tailor our services in a way that works best for you.

So, when it comes to addressing all administration details for FSAs, HSAs, HRAs, and Commuter accounts, count on WageWorks as your ONE solution.

[focus]

**ONE
Partner**

**ONE
Solution**

**ONE
Decision**

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Plan service providers, insurance carriers, and payroll providers count on WageWorks for end-to-end consumer-driven flex solutions.

Your *total* Flex Benefits Solution.

Consumer-driven flex accounts

Benefit Types.

In one system, WinFlexOne handles all consumer-driven account types:

Health FSA (limited and full)	Health Savings Account (HSA)
Dependent Care	Health Reimbursement Arrangement (HRA)
Adoption	Individually Owned Policy Premiums
Commuter Benefit Plans	Premium Only Plans (POP)

Account balance availability features like pre-funding, rollover, forfeitures, etc. can be configured for any account type.

All account types can pay expenses with either traditional claim check payment, direct deposit and/or debit card payment.

Account types can be configured to pay any or all expense types which are assigned based upon merchant categories. Any expense type can be assigned to one or more account types. Expense types can be directed to pay from any account type(s) and in any account order.

Benefit Account Linking and Stacking.

FSA, HSA, and HRA accounts are user-configurable to handle limited claim types (i.e., EOB only) or some or all IRS Section 213 expenses. For example, a “dental only” FSA account may be linked to pay first, before the HSA account; and either account may pay or may not pay a specific claim type – like dental or vision expenses.

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By giving employers easy access to plan information when they want it, you will increase client retention and increase profitability.



Employer service tools

From the highest level of personal service to self-service, or anywhere in between, WinFlexOne allows you to provide service your way.

You can do everything for your employers using the employer service tools built into WinFlexOne. Or, you can offer your employers complete self-service using the secure employer website to let them key enrollments, make eligibility changes, download reports, manage debit cards, and print administrative forms.

The following functionality is built into WinFlexOne and its integrated employer website:

Eligibility management.

- ▶ add new employees
- ▶ change benefit elections, personal information, or terminate employees from the plan
- ▶ automatically synchronize contribution discrepancies with payroll records

Employee support.

- ▶ review a single participant's account balance
- ▶ get a year-to-date report showing all participants and their account balances
- ▶ review the next payroll contribution report

Debit card services.

- ▶ turn on or off the use of the card for individual participants in real time
- ▶ view unsubstantiated card balances prior to terminating employees
- ▶ suspend card abusers

Downloadable reports.

- ▶ year-to-date and year-to-date by month
- ▶ contribution
- ▶ check registers
- ▶ payroll deduction summaries at enrollment
- ▶ WinFlexOne also prints these reports for postal mail or PDFs for email

[innovation]

It takes more
than technology.

TPAs, health plans, and payroll companies look to WageWorks for custom flex solutions that help them compete and win in their market space.

We've been creating
solutions for more
than 20 years.

Participant services & tools

You will spend less money on participant support and have higher levels of participant satisfaction.

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allows you to provide service your way; from the highest level of self-service to personal service, or anywhere in between.



Employee website

Employees can use the employee website throughout the year to manage their account(s). The employee website:

- ▶ Shows the specific benefits the participant has elected and eligible expenses associated with each benefit
- ▶ Allows participants to view their elections, account balances, and transaction detail
- ▶ Lets participants enter claims and manage debit card receipt requests
- ▶ Allows newly eligible employee to enroll online

Transaction tracking.

Participants can track claims and card transactions through the employee website – showing date, provider information and amount. And, because debit card swipes are real-time, they can be viewed by participants from the same website that provides their flex account balance.

Employee statements.

Printed employee statements can be provided and/or included on employee check stubs. WinFlexOne will convert statements into PDF format that can be emailed on demand. WinFlexOne also sends debit card receipt requests by mail and email. Debit card management online.

Participants can:

- ▶ purchase or order additional debit cards
- ▶ activate their debit card
- ▶ view detailed claims information entered manually or by card swipe
- ▶ view card swipes requiring substantiation
- ▶ repay nonqualified expenses directly from a secure website via personal credit card or e-check
- ▶ report lost or stolen cards
- ▶ create detailed receipt verification forms that are stored online for look up, and can be printed by the participant as a cover sheet for claims submission

IVR telephone support.

An Integrated Voice Response (IVR) telephone feature enables employees to:

- ▶ listen to account information, and
- ▶ activate debit cards

Customer service tools

Reporting and account lookup.

The customer service module puts employee information at customer service representatives' (CSR) fingertips.

A CSR can:

- ▶ email an employee statement on demand from the customer service module
- ▶ view elections, transactions, and account balances
- ▶ view manual claim and debit card transactions in the same place
- ▶ view payment/reimbursement check number, date and amount, as well as whether or not it has cleared the bank account
- ▶ view real-time account balances, including pending and paid claims, and an account summary

Employer and employee website assistance.

CSRs can view the employee or employer website simultaneously with the user to assist and educate.

Debit card assistance.

- ▶ CSRs can view debit card authorizations and denials in "real-time"
- ▶ CSRs can see whether the participant has ordered a card and, if so, the date the card mailed and whether or not the card is activated

Security.

CSR access is password protected and limited to Customer Service Modules.

[expertise]

**A partner that leads
with vision...**

Built upon a legacy of leadership, experience and innovation, WageWorks is your one-stop for flex technology and process design.

**...and a passion to create
solutions that work.**

Really!

winflex[®]one

allows your CSR's to provide higher levels of service with greater ease.

Money management & cash reconciliation

Banking options.

Technology supports multiple TPA bank accounts or employer bank accounts for holding contributions or making payments.

- ▶ System supports single TPA checking account for holding contributions
- ▶ Post-disbursement funding option allows TPA to submit check registers to employer for approval prior to releasing checks on TPA account or employer account

Contribution management.

- ▶ Contribution management is flexible and includes contribution schedules and ACH creation for automated cash pulls
- ▶ WinFlexOne creates cash movement files with automated interface to Microsoft® Great Plains® and QuickBooks®
- ▶ Payroll deduction files provided by payroll providers or HR systems can also be imported and posted against participant accounts

Payment management.

System produces claims checks or makes direct deposits for paid claims from employer or TPA bank accounts. Real-time approval of card swipes, claim checks, and direct deposits, prevent account overdrafts

Administrative system records each pay date throughout the plan year and allows payment as frequently as daily.

Uploads disbursement files to in-house systems or exports payment files to outside vendors.

Trust accounting and cash reconciliation.

The SQL-database facilitates account integration and ease of use to import and export files.

Contribution and payment features create export files that can be imported to cash management programs like Microsoft® Great Plains® and QuickBooks® for employer account balance management and bank reconciliation.

winflex^{one}

Flexible money management
function designed for the way
you run your business.



Integrated payment options

The WinFlexOne payment system is built from the ground up to unify the manual claims/payment process with all debit card processes. The WinFlexOne payment approval system approves both manual claims and debit card swipes using the same “real-time” card balance. WinFlexOne auto-substantiates co-pays and recurring expenses paid by debit card. Claims operators approve manual claims, internet claims, and receipt verification in the same system.

Checks.

Pay one participant or thousands from one schedule.

Payment schedules can be daily, weekly, bi-weekly, or monthly.

Void checks or disbursements in one step. Replacement checks can be recreated on-the-spot for one participant, or create disbursement with next check run.

Direct deposit.

ACH payments directly into an employee’s checking or savings account. Pull money from the employer’s account or TPA account in order to fund payments. Print an ACH advice or skip the print.

Debit card.

- ▶ Fully-integrated debit card services means card requests are entered in WinFlexOne along with benefit elections
- ▶ Card purchases may be ordered/paid for by TPA, employer, or participant
- ▶ Card activation and account inquiry is done on IVR telephone and/or the employee website
- ▶ Real-time authorization of manual claims and card swipes means no uploading or downloading before or after creating manual disbursements
- ▶ Customer service module provides real time view of all transactions (card or manual)
- ▶ Auto-substantiation electronically approves card swipe from an eligible vendor (TPA defined and employer specific) for co-pays and recurring expenses.
- ▶ Receipt request is automated as WinFlexOne sends the participant an email or postal mail statement. Receipt verification may also be done at the employee website with an online claim form. Repayment of ineligible card expenses is done at the employee website. WinFlexOne also provides entry point for “repayment” by paper checks mailed to TPA.

winflex^{one}

lets you pay
manual claims and
card payments
with one system.

Integrated debit card services give you the competitive edge

WinFlexOne's built-in "real-time" card service approves card swipes using the same "real-time" account balance that your claims people use to pay paper claims.

Since 2004, WinFlexOne's card service has been approving transactions from the Visa® network through leading card processors: First Data Corporation (FDR) and Bancorp® Corporation.

The WinFlexOne system electronically auto-substantiates co-pays and recurring expenses.

Participants can view their card transactions online at the same site used for manual transactions.

Plus, WinFlexOne produces statements and emails necessary to handle receipt verification and repayment of non-qualified card swipes.

With WinFlexOne, you have a wide-range of choices when it comes to card features and branding:

Private-label cards are designed with your company's artwork, logo and your phone number embossed on the front of the card for ease of customer service.

The take care® branded debit card is available to licensees of the take care marketing program at www.takecareplans.com.

Health plan ID cards have also been integrated with WinFlexOne's "real-time" card service. Designed for carriers that need a single card to double as both a flex debit card and health plan ID, the member presents the card at a doctor's office to validate health plan eligibility and also uses the card to pay for services from his or her flex account.

You will have an advantage over your competitors because

winflexone

is the only administrative platform available with a debit card built into the base functionality.



Claims management

Online claim entry.

For card swipe verification, participants can view transactions in pre-filled and “numbered” online claim forms. For non-card claims, participants enter items into an online claim form. Participant prints an online form and attaches paper receipts before submitting (via fax or mail) to plan service provider.

Claims approval.

- ▶ For online claims, the operator enters the online claim form number and the system populates the screen. The operator checks approved items and clicks okay.
- ▶ Operator enters claims in any order, searched for by participant ID, SS number, or online claim form number
- ▶ An automated rejection letter is printed if claim was a duplicate, incurred outside of the eligibility window, not for a covered expense, or sent in after the grace days

Electronic claims import.

Import claims from carrier or in-house claims-paying systems into WinFlexOne’s SQL-based system.

2-1/2 month FSA rollover.

System looks to multiple year balances for available funds. Special “look-back” feature compares service dates and adjusts balances when a claim with the prior year’s service date is submitted after a current year transaction (manual claim or card swipe) was previously deducted from the rollover balance.

Multiple health care accounts linkages.

For example, if HRA and FSA accounts allow the same type of expense, like dental fees, to be paid from either account, the account balance from HRA and FSA are added together for payment approval. The transaction (manual or card) is then deducted from whichever account is flagged to pay first.

Using the most
comprehensive claims
system available

winflex^{one}

will increase claims
operator productivity.

Compliance management

Accounts for forfeited balances.

Produces W-2 report for dependent care.

Performs discrimination testing.

Discrimination testing is a critical requirement all flexible benefit plans must pass. With WinFlexOne all your plans can be easily tested for compliance.

Interfaces with EFAST to produce IRS Form 5500 and Schedule F.

Signature-ready IRS Form 5500 and Schedule F are easily calculated and created using WinFlexOne. WinFlexOne makes use of the DOL's EFAST software and standards so you can feel secure that the forms you create with WinFlexOne will be acceptable when processed by the DOL.

Compliance is quick and easy
because it's done with plan
information already in

winflex[®]one



Hardware & hosting

WageWorks delivers WinFlexOne's consumer-driven, account-based technology as either "software as a service" for a monthly subscription fee, or on a traditional site license basis.

Plan service providers who select the "software as a service" option (ASP) require no hardware, software or IT consultants to implement, integrate and customize WinFlexOne technology to meet their business needs. Lower total cost of ownership, higher return on IT investments and dramatically faster deployment results from this option.

[technology]

No Assembly Required.

Technology and debit card services on a single, integrated platform for FSA, HSA, HRA, and Commuter accounts.

**We understand flex benefits
and we know what works.**

winflex^{one}

lowers your total cost of ownership
by eliminating expensive hardware
purchases and support costs.

Advisory and implementation services

Operations assessment.

WageWorks will work with your organization to review your current client base and procedures. Together, we will work on a plan to increase the scalability of your business – allowing a considerable increase in your client base without adding a significant number of new staff members.

Process design.

The first step in making your business more scalable is to define your current processes and identify areas in which WinFlexOne can assist you in improving efficiency. As a software provider and a plan service provider, WageWorks understands the intricacies of plan administration. WageWorks will work with you to design a process that works for you and your clients.

Systems integration.

WinFlexOne uses an open database system allowing you to integrate WinFlexOne with internal or external systems such as health claims processing, cash reconciliation, and banking systems. WageWorks can assist with designing the right system integration for you.

Customization.

WageWorks can work with you to design system changes allowing you to configure WinFlexOne for the way you run your business.

Because

winflex[®]one

is implemented based upon your unique needs, it will fit the way you do business.

WageWorks[®]

It's *your* choice:

ONE.

Implement a totally integrated technology from a single provider - that contains everything you need to compete in today's ever changing flex benefit environment.

or

Two.

Piece together your flex administration technology using multiple providers and hope for the best.

One says it all.

**ONE
Partner.**

**ONE
Solution.**

**ONE
Decision.**

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(888-winflex)





ONE Partner. ONE Solution. ONE Decision.

ONE.

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