

ConnectYourCare |

connecting consumer choice to healthcare



Recipe for CDH Success? Serve with a Side of Stewardship

In our technology enabled world, where consumers have advanced communication and banking tools and immediate access to information any time of the day or night, it is critical that consumer-driven health care (CDHC) technology keeps up with the aggressive pace that other industries have set. While this focus on technology is critical, a commitment to providing guidance to the consumer is equally important. ConnectYourCare strives to couple these two tenets into a “high tech” meets “high touch” approach.

HIGH TECH

ConnectYourCare, widely regarded as a pioneer in the CDHC industry, provides an independent, award-winning CDHC administration platform that offers more choice and convenience to employers and employees.

The platform offers administration of health and tax-advantaged accounts, including health savings accounts (HSA), flexible spending accounts (FSA), dependent care assistance program (DCAP), health reimbursement arrangements (HRA), retirement medical savings accounts (RMSA), voluntary employee beneficiary association accounts (VEBA), and tax-advantaged qualified transportation accounts as well as COBRA administration.

Specifically, ConnectYourCare's industry leading platform includes:

- **Multi-purse health care payment card**—multiple accounts stacked onto one payment card
- **Online account management**—employee portal for account management and transaction information
- **Employer dashboard** for online corporate management and reporting
- **Best-in-class health education tools**—resources for employees to learn more about their health care and treatment options
- **Advanced claims substantiation system**—high rates of auto-substantiation and RapidRequest claims processing system

- **Proven, reliable account-based platform** built and managed to internally administer all CDHC and tax-advantaged accounts
- **“Health plan independent” model**—independent structure allows employers flexibility among health plans and provides employees with consistent experience
- **Plan design flexibility**—advanced technology can accommodate benefit customizations
- **Convenient payment choices**—multiple payment options including automatic claims payment, payment card and manual claims

ConnectYourCare's platform has received external recognition. ConnectYourCare is proud to have been named a leader in CDHC solutions by independent market research firm Forrester in its May 2009 report titled “The Forrester Wave: CDHP Platforms, Q2 2009.” In this report, ConnectYourCare was ranked as a market leader, receiving top scores in Integration with payers and financial institutions, and overall corporate and product strategy among the evaluated participants.

HIGH TOUCH

ConnectYourCare recognizes that while its award-winning technology is the best in the industry, a successful CDHC program also requires excellent benefit communications and member service. ConnectYourCare believes that providing stewardship and proactive guidance to clients and participants is central to administering successful CDHC programs. One of ConnectYourCare's guiding principles is to provide stewardship to clients to help them drive the adoption of account-based health plans and increase employee satisfaction and acceptance of CDHC.

The ConnectYourCare mission is to simplify the complexity of CDHC accounts, motivate individuals to act, and execute our solution flawlessly. With a laser focus on health care account administration, ConnectYourCare provides tools that enable employees to take ownership of their health care while

assisting employers in realizing cost containment and unchaining themselves from the burden of health care inflation.

This commitment to the customer extends beyond rhetoric; the company has constructed a pledge that guides strategic decisions, as well as all employees' day to day tasks. Every decision made at ConnectYourCare is based on adherence to the ConnectYourCare Pledge.

Consumerologysm : The Cutting Edge of Communication Techniques

- As part of the commitment to stewardship, ConnectYourCare has developed its communications around the principle that coupling an advanced understanding of human behavior with scientifically sound communications can help encourage employees to make sound health care financial decisions.
- ConnectYourCare applies a behavior-centric approach to health care account administration through specialized communications designed to increase enrollment in health care accounts and maximize tax savings for employers and employees. With the end goal of maximizing our clients' savings, our Consumerologysm programs use knowledge from behavioral economics combined with proven consumer marketing methods to better understand employees' behavior and communicate more effectively with them
- Using guiding behavioral economics principles backed by statistically proven tests, ConnectYourCare works with clients to implement customized campaigns designed to drive enrollment and cost savings while increasing employee satisfaction.

ConnectYourCare combines “high tech” with “high touch” delivering a solution that utilizes cutting-edge technology and necessary stewardship required to execute a successful CDHC program.