

Simplifying the Business of Healthcare

We help you offer worry-free FSA accounts to retain and grow your book of business and increase client satisfaction

Flexible spending accounts (FSAs) are one of a number of tax-advantaged financial accounts that can be set up through a cafeteria plan of an employer in the U.S. An FSA allows an employee to set aside a portion of his or her earnings to pay for qualified expenses as established in the cafeteria plan, most commonly for medical expenses, but often for dependent care and other expenses. Money deducted from an employee's pay into an FSA is not subject to payroll taxes, resulting in substantial payroll tax savings.

Reliance One delivers a worry-free FSA account solution you can confidently offer to your clients.

Your reputation for bringing high-quality plans backed by reliable companies is essential to your business success. The same is true for us, which is why we've partnered with Lighthouse1 to bring you the industry's leading consumer-driven healthcare account solution that is used by 2.5 million consumers.

As the cost of corporate healthcare rises, so does the demand for consumer-driven healthcare plans. 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.

FSAs offer great benefits!

- Employees enjoy federal tax deductions on contributions and tax-free reimbursements on qualified expenses
- Employers can easily stack FSA accounts with HRA and HSA accounts, customize them to meet their unique needs, and manage them using one, integrated portal

At Reliance One, delivering easy-to-use solutions backed by the highest levels of service is our top priority. We offer a cloud computing solution designed to provide you and your clients with the functionality, reliability and integration you need to offer worry-free consumer-driven healthcare accounts. And, you can be assured we'll support you with the highest levels of IT expertise and regular additions of new, productivity-enhancing features.

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.

The screenshot displays a web portal for FSA management. A red callout box with white text reads: "You can easily add your logo and company information, helping to reinforce your brand value to employers and consumers." Below this, there is a table with columns for "Employee", "Employee ID", "FSA Balance", "HSA Balance", "Total", "Funding", "Status", "Plan Year", and "Available Balance". The table lists several employees and their respective account balances.

Employee	Employee ID	FSA Balance	HSA Balance	Total	Funding	Status	Plan Year	Available Balance
John Doe	123456	\$1,000.00	\$0.00	\$1,000.00	Active	Active	2011	\$1,000.00
Jane Smith	234567	\$500.00	\$500.00	\$1,000.00	Active	Active	2011	\$1,000.00
John Doe	123456	\$1,000.00	\$0.00	\$1,000.00	Active	Active	2011	\$1,000.00



We offer:

Your one-stop solution for worry-free
consumer-driven healthcare accounts

By recommending our FSA and other consumer-driven healthcare account solutions to your clients, you can retain and grow your book of business profitably while adding value to your client relationships.

Our FSA solution can help your employer clients:

- 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
- 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

Our FSA solution can help consumers:

- Enjoy significant tax savings with pre-tax deductible contributions and tax-free reimbursements used for qualified expenses
- Quickly and easily access funds with the Lighthouse1 OneCard™ used at point of sale, or funds directly deposited to their 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 eligibility and availability of funds
- Stay up to date on balances and action required with automated email alerts and convenient portal home page messages
- Get one-click answers to their benefits questions

When you need to work with the best to deliver reliable, trusted, customizable consumer-driven healthcare account solutions, turn to Reliance One. Our solution will help you:

- Retain and grow your book of business
- Be on the leading edge by offering solutions that meet your clients' changing needs
- Achieve high levels of client and consumer satisfaction while minimizing your time spent on support
- Continue to be the trusted, single source of benefits advice for your clients

To get started, contact Chris Smith at csmith@relianceone.com or 404.991.2361.