

# Simplifying the Business of Healthcare

We can help you reduce insurance costs and add depth to your employee benefits with our FSA account solution

Reliance One helps you fight rapidly rising health insurance costs and add depth to your employee benefits packages with a worry-free FSA account solution. As healthcare and insurance costs skyrocket, so does your need to offer cost-saving, consumer-driven healthcare account solutions that help you and your employees contain costs and increase focus on wellness. According to BearingPoint, 15.5 million people in the U.S. will be enrolled in FSA accounts by 2011. If you are looking to expand your consumer-driven healthcare account options, we have your solution.

## FSA's offer great benefits!

- Your employees enjoy federal tax deductions on contributions and withdrawals for qualified expenses are tax-free
- You can easily stack FSA accounts with HRA and HSA accounts, customize them to meet your 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 with the functionality, reliability and integration you need to offer worry-free consumer-driven healthcare accounts to your employees. 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 satisfaction, and valuable insight to employers.

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.

**You can easily stack FSA accounts with HRAs and HSAs—and manage them all through a single, integrated portal.**

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Plan Year Balance	Available Balance
Health Care Flex (not HSA)	\$1,000.00	\$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

  

Account	Eligible Amount	Submitted Claims	Paid	Pending	Denied	Plan Year Balance	Available Balance
Health Care Flex (not HSA)	\$2,000.00	\$197.20	\$93.50	\$4.25	\$99.45	\$1,908.15	\$1,908.15



We offer:

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

By offering our industry-leading solution to your employees, you can fight rising health insurance costs, offer greater depth and flexibility in your benefits packages, and promote healthy lifestyles.

### Our FSA solution can help you:

- 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 your employees:

- Enjoy significant tax savings with pre-tax deductible contributions and tax-free distributions used for qualified plan 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 benefits questions

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

- Fight the rising cost of health insurance by offering FSAs along with high deductible insurance plans
- Promote healthy lifestyles and increased focus on wellness
- Deliver value-add information to your employees with automated monthly reports
- Free up Human Resources time with easy-to-use plans and 24/7/365 self-service portals
- Be on the leading edge by offering solutions that meet your employees' changing needs

To get started, contact Chris Smith at [csmith@relianceone.com](mailto:csmith@relianceone.com) or 404.991.2361.