

# Simplifying the Business of Healthcare

We can help you reduce insurance costs and add depth to your employee benefits with our consumer-driven healthcare account solution.

## Reliance One helps you fight rapidly rising health insurance costs and add depth to your employee benefits packages.

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 the Blue Cross Blue Shield Association, Health Savings Account (HSA) deposits in the U.S. will exceed \$300 billion by 2012.

### HSAs offer consumers triple tax savings!

1. Federal tax deductions on contributions
2. Tax-free growth on invested funds
3. Tax-free withdrawals for qualified medical expenses

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

### Our solutions can help you:

- Add depth and flexibility to your employee health benefits and retirement plans with secure, FDIC-insured financial accounts
- Save money on health insurance premiums by offering HSAs along with high deductible health plans
- Free up Human Resources staff with secure and easy-to-use online, self-service portals you and your employees can use 24/7/365
- Promote healthier lifestyle choices through increased employee involvement and use of 100% covered preventative care
- Go Green with paperless online claims, direct deposit reimbursement and electronic statements

---

A Health Savings Account (HSA) is a tax-advantaged savings account that is used in combination with a High Deductible Health Plan (HDHP) offering consumers a new way to manage their healthcare. Consumers use the HSA to cover qualified medical expenses.

More information on this rapid growth plan can be found on the U.S. Department of Treasury web site at [www.treas.gov](http://www.treas.gov).

---



## We offer:

"One-stop solution" for worry-free consumer-driven healthcare accounts

Reliable, scalable solution with excellent consumer experience

### Our solution also helps your employees:

- Offset rising healthcare costs with tax-free funds
- Plan for future health expenses with tax-free investment accounts that grow year over year—no "use-it-or-lose-it" annual requirement
- Easily monitor health spending with convenient debit cards and secure online account access
- Plan for retirement—after age 65, participants can use HSA funds for non-qualifying expenses

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 with these powerful features:

- Health FSA, HRA, HSA, VEBA, Dependent Care, Wellness and Transportation accounts are fully integrated on one platform, along with custodial banking services
- You can choose the best method for making contributions to employees' accounts using automated scheduling of lump sum, first of the month, or payroll cycle contributions; mid-year enrollments are easily handled
- Web-based, fully integrated portals allow 24/7/365 access to account information

- Monthly reports are generated automatically, with email alerts directing recipients to secure portals for viewing—creating a virtually paper-free administration process
- Employees can access their funds through online distribution requests, or by using a convenient benefits debit card; distributions can be sent to employees by direct deposit or check
- Employees can review their account details, request distributions, update addresses, change payroll deduction elections, view statements, change beneficiaries, or allocate funds into an array of mutual funds using convenient online portals
- Easy online enrollment creates an HSA account within our solution, along with direct deposit and investment accounts

**When you need to work with the best to deliver reliable, trusted, cost-saving consumer-driven health plans to your employees, turn to Reliance One.** Our solution will help you:

- Fight the rising cost of health insurance by offering HSAs along with high deductible insurance plans
- Promote healthy lifestyles with 100% coverage for preventative care 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.