







TPA Systems Inc.

HRAs, HSAs, and Flex Plans Smart Debit Cards for All!

TPA Systems delivers a worry-free consumer-driven healthcare account solution to retain and grow your book of business and increase client satisfaction.

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 Evolution1 and HealthcareBank to bring you the industry's leading consumer-driven healthcare account solution that is used by 8 million consumers.

According to the Blue Cross Blue Shield Association, Health Savings Account (HSA) deposits in the U.S. will exceed \$300 billion by the end of 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 TPA Systems, 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 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.

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 funds 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.

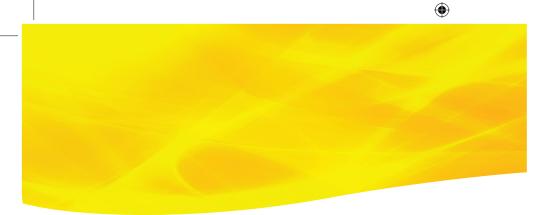
Our solutions can help your employers:

- Add depth to their 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 easy-to-use, secure, self-service portals that employees can use 24/7/365
- Promote healthier lifestyle choices through increased employee involvement and use of 100% covered preventative care













We offer:

"One-administrator solution" for worry-free consumer-driven healthcare accounts Reliable, scalable solution with excellent consumer experience

Our solution also helps brokers like you:

- Better serve your clients in large or complex organizations by expanding and deepening your healthcare account offerings. And your clients stay loyal to you because you brand the solution; employers can switch out components of their solution without you losing your branded connection with them
- Retain and grow your book of business by offering high-quality consumer-driven healthcare account solutions that will meet and exceed your clients' expectations
- Minimize overhead costs through reliable, worry-free service that requires little to no intervention from you

By recommending our consumer-driven healthcare account solution to your clients, you can retain and grow your book of business profitably and add value to your client relationships with these powerful features:

- Health FSA, HRA, HSA, VEBA, Dependent Care, Wellness and Transportation accounts that are fully integrated on one platform, along with custodial banking services
- The best method for making contributions to consumers' accounts using automated scheduling of lump sum, first of the month, or payroll cycle contributions, which allows for easy mid-year enrollments.

- Web-based, fully integrated portals with 24/7/365 access to account information
- Monthly reports generated automatically, with email alerts directing recipients to secure portals for viewing—creating a virtually paper-free administration process
- Consumers access to funds through online distribution requests, or by using a convenient benefits card; distributions can be sent to consumers by direct deposit or check
- Consumer review of 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 consumer portals
- Easy online enrollment creates an HSA account with direct deposit and investment accounts

When you need to work with the best to deliver reliable, trusted, customizable consumer-driven healthcare account solutions, turn to TPA Systems.

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 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: Stacey Merritt, 713-641-4720

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