

There's a simpler way to keep your company healthy.

Health Savings Accounts (HSAs): Helping your people and your organization be even better.

You want to give your employees the best possible benefits at the best possible cost, and when you're looking at health savings accounts, there are three key things to consider:

First comes adoption—getting people to sign up for their HSA.

Second, simplify the spending experience.

And third, encourage people to save.

WageWorks not only helps you get there, we bring your employees the innovative options they demand without the time-consuming administrative burdens that often accompany these types of plans. In the end, it's easier and often more affordable to offer a better program.

The more, the healthier.

Increasing adoption of your high-deductible health plans is critical to the overall health of your HSA program, and WageWorks' strategies for doing so have been shaped and sharpened by years spent with companies like yours. Simply put, we get people on board because:



Our best practices drive enrollment



Our education programs drive engagement, whether employees are spenders, savers or just getting started



And our turnkey communication materials save you time by taking work off your desk

WageWorks also helps you track, monitor and adapt your program as you change and grow, so it not only starts out successful, it stays successful.

There's nothing easier than spending money.

The simpler it is for employees to pay for out-of-pocket healthcare, the fewer questions and complaints you'll hear. WageWorks makes it possible by helping you:

Give Employees One Card – Cover their HSA, Flexible Spending Account (FSA) and all their Consumer-Directed Benefits with one tool, and they'll never wonder which card covers which expenses or what account to use when.

Give Them a Mobile App to Manage Everything – WageWorks' EZ Receipts app is a fingertip tool for managing receipts, payments, savings and every aspect of their account.

Eliminate Bank-Style Fees – If you charge employees for using the program you want them to use, they won't use it. So we don't, and we won't.

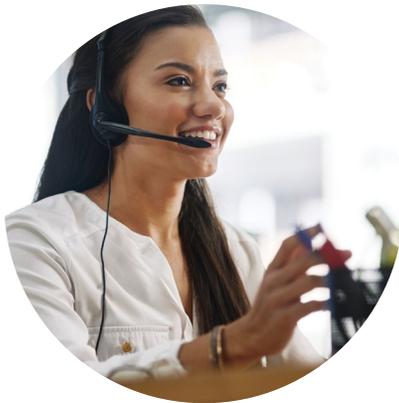


We make saving easy, too.

Health Savings Accounts are just that: savings accounts. So WageWorks helps you help your employees save, with:

- A low, \$1,000 balance requirement
- No minimum investment accounts
- No additional trading fees
- Fast trades (one to two days vs. an industry average of three)

And because we're not a bank or tied to a particular investment firm, we're unbiased in our investment options. Which can put more power in your employees' accounts.



So, why WageWorks?

We take the work out of saving and spending, with

1. Drastically reduced fees—in most cases, they're \$0.
2. One platform and one card for your Consumer-Directed Benefits healthcare accounts, so all the answers are in one place.
3. Insider insight—we help craft the legislation that shapes where your benefits are headed. We know what's next.



One more thing. And by that, we mean one, total solution.

If you're working with different vendors to offer the HSAs, FSAs, Commuter programs, COBRA packages and other benefits employees want and need—any savings you're seeing could be outweighed by the time you're investing.

When you work with WageWorks, all your Consumer-Directed Benefits fall under one program. One plan to manage. One number to call. It's a simple, connected experience for employees and an integrated, easy-to-manage solution for you.

For more information, or to contact a WageWorks Commuter expert, visit [wageworks.com/hsabenefits](https://www.wageworks.com/hsabenefits).