

Health Spending Accounts

“

I take pride in being able to resolve members' needs and provide the appropriate guidance in any situation.

”

– José F.
SHPS Client Service Coordinator



SHPS' spending account website is very user-friendly. Participants manage their accounts from an intuitive site that's as familiar as their online banking experience.



Our spending account card is one of many ways to access healthcare funds.



A mobile app helps users stay connected to their account wherever they are.



“
I go above and beyond to assist our members—ensuring that I turn over every stone possible in an effort to answer any question they have.”



— Jason A.
SHPS Contact Center Supervisor

Consumer-directed health made easy

The countless options and complex pricing structures of consumer-directed health plans make it difficult to know what will work best for a company like yours. But with over 25 years of experience SHPS knows health spending accounts—and we want to help make it easier for you. In fact, our implementation process is so simple, your company can be up and running in just two weeks.

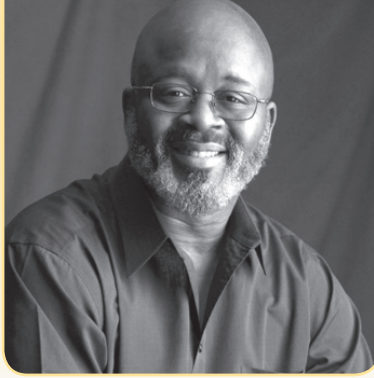
We've distilled our company's vast experience into best-practice configurations proven to work in companies just like yours. As an experienced industry leader, SHPS acts as your partner in executing your healthcare strategy—quickly, easily, and effectively.

Reap the benefits of flexibility and independence

Companies benefit from health spending accounts administered by independent providers like SHPS. When health spending accounts are not tied to the health plan, the company maintains the ability to transition to a defined-contribution plan or health exchange—or simply change health plan providers—without the hassle of starting over or re-educating employees on a new system. In short, the flexibility offered by SHPS ensures that spending accounts remain a vital part of your company's healthcare strategy now—and for the future.

Automated online quotes—just like a shopping cart

Our self-service website navigates the complex world of spending accounts for you. By answering fewer than a dozen questions, you can arrive at the best solution for your needs, receive bundled pricing for multiple products, and clearly see your costs per month and FICA savings. Lock in your price for up to 30 days. When you're ready, hit "Submit," and you'll be up and running within two weeks time.



“
*We believe in making
 complicated things simple.*”

– Savoy T.
 SHPS Customer Service Representative

*Our user-friendly
 communications tool kit
 increases participation
 and streamlines
 enrollment.*

Options to support your business needs

- Health Flexible Spending Account
- Dependent Care Flexible Spending Account
- Health Reimbursement Arrangement
- Health Savings Account
- Premium Contribution Account
- Defined-contribution Account
- Health Incentives Account
- Retiree Accounts
- Commuter Spending Account



Not all spending accounts are created equal

SHPS' spending accounts are backed by remarkable service and focused expertise unmatched in the industry. You are assured a reliable, accurate, and consistent experience. In fact, our quality is proven by SSAE 16 (Statement on Standards for Attestation Engagements) and metric-based governance.

Whether you want a partner that helps you execute your healthcare strategy or one that helps you create that strategy, you need an experienced industry leader who can deliver a clear solution proven to work in a company like yours. And you need it to be quick, easy, and hassle-free.

SHPS is a proven partner with more than one million active spending accounts supported by a team of experts and a complete set of self-service tools.

Meet Julie...



*An HR manager looking for a health
 spending account solution for her employer.*

Julie starts her research for a spending account solution and is quickly overwhelmed with the endless options and price structures. And the accounts simply don't look user-friendly.

The last thing she wants is more complexity in the benefits program and more confusion for her employees.

Julie calls SHPS and a representative walks her through the questions on the website. In minutes, she has designed a solution that perfectly fits her company's needs. She can clearly see the price and FICA savings. No back-and-forth negotiations or surprises. She's confident that her solution is based on best practices used in companies just like hers.

The SHPS Employer Executive Dashboard makes it easy for her to see performance and participation at a glance. She has everything she needs to know about the spending account program, along with the insights to drive continuous improvement—right at her fingertips.

Julie has positioned her company to meet its healthcare needs now—and in the future.

Health Spending Account Services

SHPS simplifies consumer-directed health for any size employer by offering health spending accounts that can be rapidly configured within two weeks at one low price. Our customer service representatives are true pros, trained specifically on your benefit plan design. Their performance is evaluated, not only by the number of calls they answer, but on the quality of service they provide.

SHPS' Health Spending Accounts provide:

For the Employer	For the Employee
<ul style="list-style-type: none">• A self-service website that will create a high-quality health spending account plan for your company in less than two weeks• Summary and trend reporting• All-inclusive pricing and no hidden fees• Solutions that support your consumer-directed healthcare strategy• An easy transition to defined-contribution plans and healthcare exchanges• Standard configurations that allow for employer and participant self-service account management• Extensive communications support to increase participation	<ul style="list-style-type: none">• Daily claim payments• An intuitive, easy-to-use spending account website portal that mirrors an online banking experience• Debit card for fast access to account funds• Mobile phone app, texting service, and online claims submission• Consistent participant experience across all spending accounts

Delight your employees with our fast processing and daily reimbursement. SHPS has a claim and payment solution to fit every employee and lifestyle:

- Debit card
- Auto-reimbursement
- Online claims and receipt submission
- Mobile app
- 24/7 faxed claim processing
- Direct deposit
- Text messaging to receive balance

SHPS has been administering health spending accounts for companies across America for more than 25 years. Whether your business has 100 employees or 350,000—we can have one of our best-practice health spending account solutions up and running for your company within two weeks.



www.shps.com | 888-421-7477

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