



Overview of London Health's



Health Savings Accounts (HSA) Program

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About London Health. Our Mission....



.... Go Above And Beyond For Our Clients

About London Health Administrators



Founded in
1964



Innovative
administrator of
employee benefits
such as HRA, HSA
and FSA programs



Care for over
100,000 members
and 900
employers
nationwide



Averaged annual
growth rate of 31%
per year since 2008



Highest rated
TPA ranked by
Providence
Business
News in 2016



Employees
average 13 years
of service in health
plan administration
industry



Product Portfolio



Business-2-Consumer Wellness

- ✓ Wellness Incentive Accounts
- ✓ Activity Tracker with CDH
- ✓ Healthcare Discount Programs



Business-2-Business Administration

- ✓ HRAs, HSAs & FSAs
- ✓ Health & Welfare Funds
- ✓ VEBA
- ✓ COBRA
- ✓ Retirement Accounts
- ✓ Payroll
- ✓ 401k
- ✓ HR Outsourcing & Compliance
- ✓ Sourcing & Procurement
- ✓ Tuition Reimbursement
- ✓ Professional Employer Organization



Business-2-Consumer Innovation

- ✓ CDH Mobile Payment Tools
- ✓ Consumer Like Me Calculator
- ✓ Transparency CDH Payment Tool
- ✓ Integration with Payroll and 401k Investment Providers
- ✓ Geo-Locating
- ✓ Self-Service IVR
- ✓ Analytics Dashboard

About London Health Administrators

Our Clients = Our Top Priority



Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.



“We are pleased to work with London Health as a preferred third party administrator. We have dozens of clients that we have recommended London to and they have all been very pleased. London Health is professional, responsive and cares about their clients. The service is top notch.”

Robert Calise, Cornerstone Group, Principal



“I have worked with the London agency for more than 20 years. They have the high service level and flexibility you would expect from a small organization but the capacity to take on larger projects. I am very satisfied with their responsiveness and the professionalism of their staff.”

Domenic Delmonico, Care New England Health System, Senior Vice President



“As you know, we did not have good thoughts about our prior FSA vendor and I wanted to let you know that our experience with London Health itself has been excellent. If you ever need a reference from us, please do not hesitate to ask. Thank you all for the good work you do! You guys make my job a bit easier.”

Deb Pelton, Gateway Healthcare, Human Resources Manager



About London Health Administrators

Impact on the Marketplace When Clients Move to London



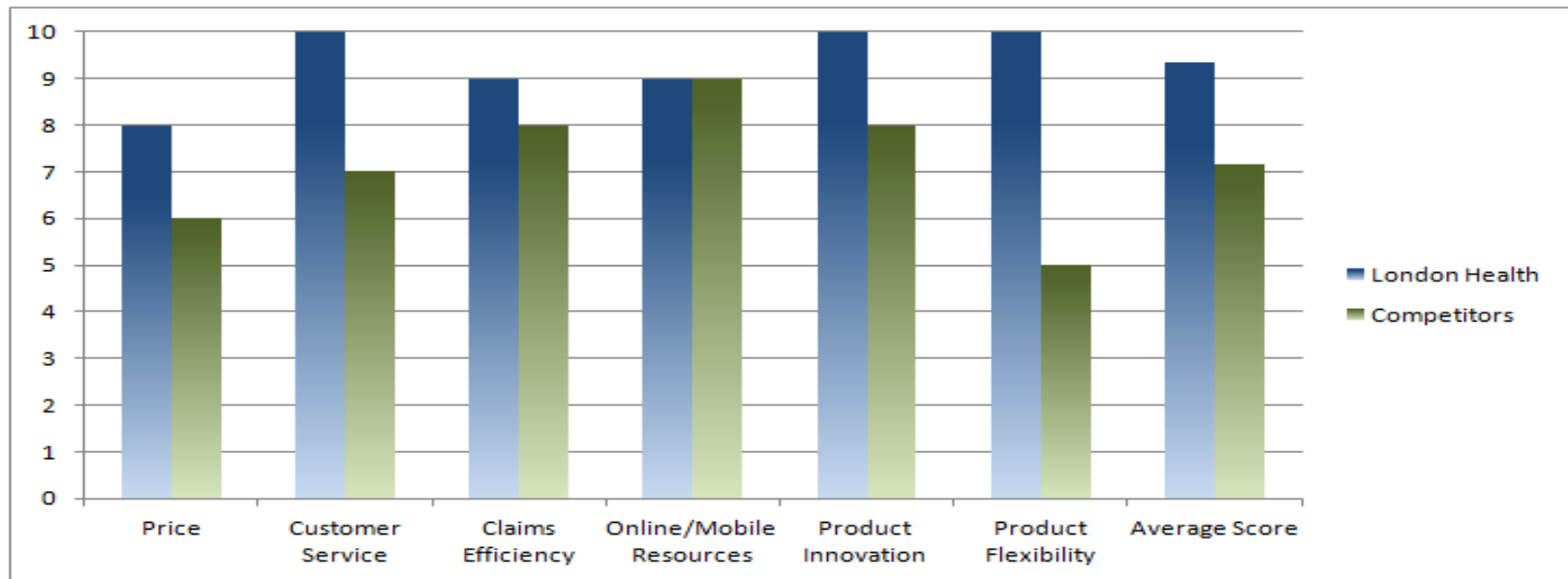
Data collected: January 1, 2015 to March 31, 2016

About London Health Administrators

Competitor Analysis



TPA	Price	Customer Service	Claims Efficiency	Online/Mobile Resources	Product Innovation	Product Flexibility	Average Score
London Health	8	10	9	9	10	10	9
Competitors	6	7	8	9	8	5	7



Key Notes:

Ranking Values: 10 = Superior Performer, 5 = Average Performer, 1 = Weak Performer

Sampling Size: Data collected from 467 employers that transitioned from a competing TPA to London Health between 2014-2016

Competitor Category: Competitors are made up of all TPAs that serviced the client before moving to London. The most frequently reported competing TPAs consisted of Benefit Strategies, Wage Works, TASC and Paychex

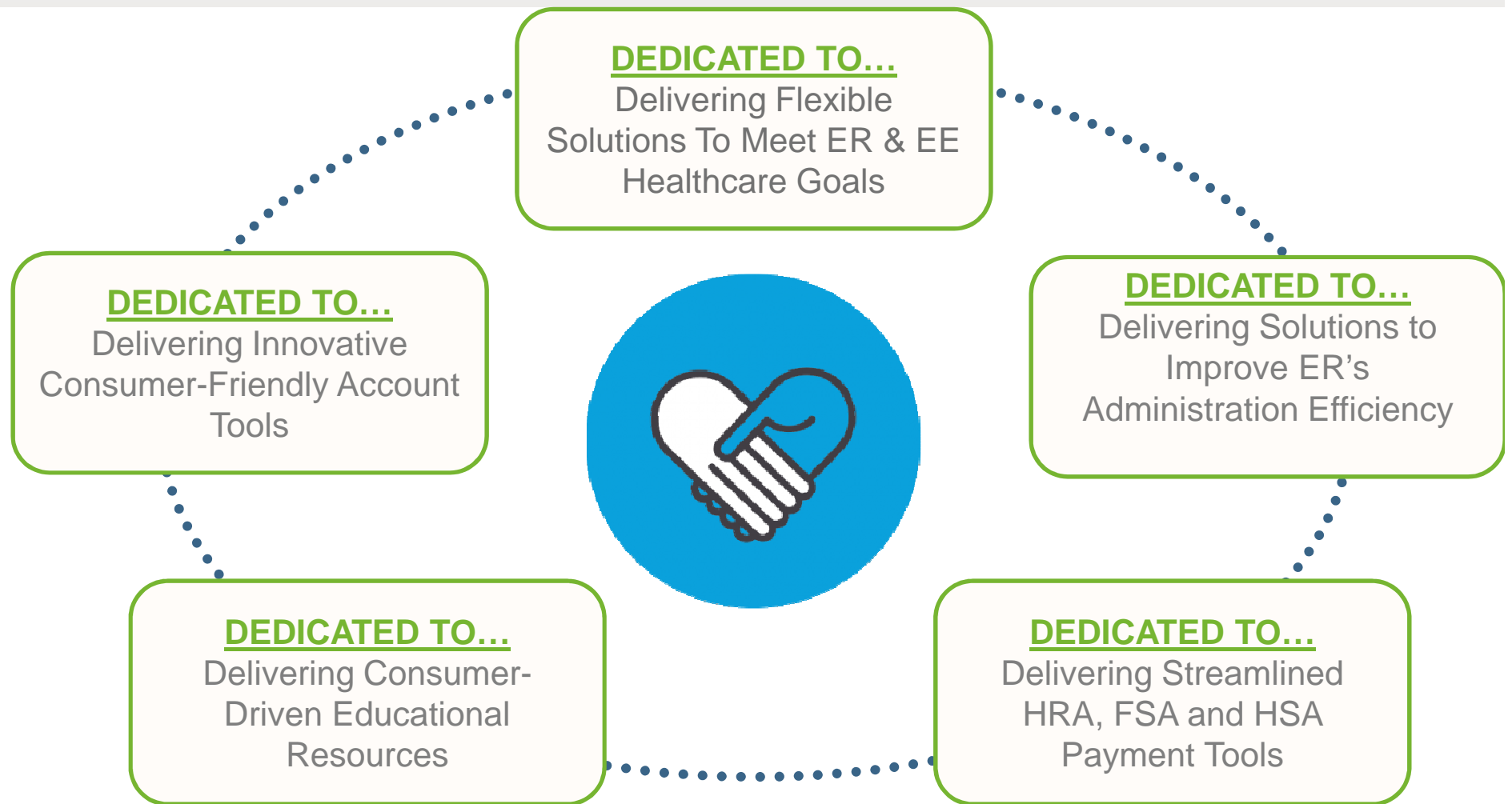
Overview of London's Health Savings Accounts....



.... What Makes London Different

Overview of London's Health Savings Accounts

What Makes London Different = Dedication To Delivering



Overview of London's Health Savings Accounts

What is an HSA?



Health Savings Accounts (HSA) is an individual savings account that allows you to put money aside to pay for eligible medical expenses, tax-free.

Health Plan



Health Savings Account



- ❑ Provides health insurance for covered services
- ❑ 100% coverage after deductible is met
- ❑ Applies national PPO Network
- ❑ 100% coverage for preventive services as defined by the Affordable Care Act of 2010

- ❑ Pre-taxed bank account that helps you pay for eligible healthcare expenses such as deductibles, dental, and vision expenses
- ❑ Allows you to save tax free money for future healthcare expenses such as Medicare costs or long-term care services

Overview of London's Health Savings Accounts

Short-term Advantages



Employee Savings Illustration:

	Not Enrolled in a HSA	Enrolled in a HSA	Benefits
Before-Tax Annual Income:	\$38,000	\$38,000	
HSA Contribution	\$0	-\$500	HSA funded by pre-tax dollars
Taxable Annual Income:	\$38,000	\$37,500	
Federal Income Tax (15%)	-\$5,700	-\$5,625	Pay less in Federal Income Tax
State Income Tax (4%)	-\$1,520	-\$1,500	Pay less in State Income Tax
FICA Tax (7.65%)	-\$2,907	-\$2,869	Pay less in FICA Tax
Out-of-Pocket Medical Expenses	-\$500	\$0	Out-of-pocket medical expenses paid by pre-tax dollars in your HSA
Take-Home Annual Income	\$27,373	\$27,506	Take-home income increases by \$133

**Illustration is just an example. Incomes, contributions, and taxes will vary by individual and state.*

Since taxable income decreases for the employee, the employer pays less in payroll taxes.

Less taxes are taken out of the employees's paycheck since the employee's taxable income decreases, therefore their take-home income increases.

Short-Term Utilization:

Funds in the employee's HSA can be accessed by your HSA debit card, online transfer, or checkbook to pay for qualified healthcare expenses such as deductibles, dental or vision expenses



Employee's 2017 HSA:



Overview of London's Health Savings Accounts

Long-term Advantages



January 1, 2016

December 31, 2016

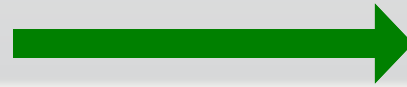
January 1, 2017

December 31, 2017

Employee's 2016 HSA Plan:



\$3,000 in bank account
(**\$3,000 contribution**)



\$1,000 unused funds
at end of 2016 rollover
into 2017

Employee's 2017 HSA Plan:



\$4,000 in bank account
(**\$3,000 contribution plus \$1,000 rollover**)

Overview of London's Health Savings Accounts

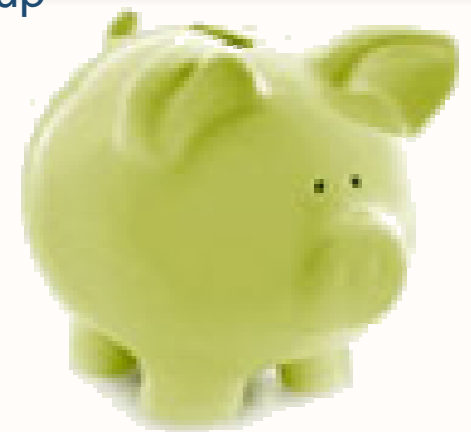
Contributions



How much can participants contribute?

You decide on your application how much to contribute to your account either through payroll deductions or online transfers.

- Total annual maximum allowable amount set by the IRS for 2017:
 - \$3,400 Individual
 - \$6,750 Family
- HSA holders 55 and older get to save an extra \$1,000 (“catch up” contributions) which means:
 - \$4,400 Individual
 - \$7,750 Family
- You can start/end/change your contribution election anytime during the year



Overview of London's Health Savings Accounts

Delivering Streamlined HSA Payment Tools: eClaims Manager



eClaims Manager simplifies payment of health plan out of pocket expenses for HSA accountholders. When a covered medical expense is incurred, London uploads the member responsibility portion of the claim to the HSA portal allowing the member to pay the claim to the provider with HSA funds directly from the online tool.

Overview of London's Health Savings Accounts

Additional HSA Payment Options



DEBIT CARD



DESKTOP PORTAL

My Accounts | Claims | Resources | Last login: Oct 13, 2015 11:00 am

Add Claim

* Claim Amount
 Service Start Date
 Service End Date
 Yes No * Pay provider?
 Provider Name
 Claimant
 Reimbursement Method
 * Account Type
 Account Number
 Upload Receipt
 Comments

MOBILE APP



London Health offers multiple HSA payment options members so they can choose the best process that fits their needs. Members can pay their expenses on their London Health debit card member portal, mobile application and checkbook. Members can also carryout online transfers to and from their HSA within our portal.

Overview of London's Health Savings Accounts

Member Online Resources – Member Portal



The screenshot shows the top navigation bar with the LA logo, contact information (800-111-2222, support@cfs.com), a search bar, and 'SIGN IN' and 'REGISTER' buttons. Below the navigation is a large banner image of a smiling family. Underneath the banner are three tabs: 'HSA Resources', 'FSA Resources', and 'HRA Resources'. The main content area features a heading 'Take Advantage of all the Resources' followed by a paragraph of placeholder text. Below this are three service tiles: 'Benefits Card Information', 'Documents & Forms', and 'Frequently Asked Questions'. On the right side, there is a section for a mobile app with an image of a smartphone and tablet displaying the app interface, and the text 'TRY OUR MOBILE APP' with a 'learn more' link.

- Enhanced functionality to streamline navigation
- Pay bills and process contributions directly via HSA portal
- Link HSA with their health plan
- Consumer-friendly user functionality: Educational videos, tax savings calculators, online claim submission/bill pay, schedule direct deposits, post custom collateral, etc.
- Link to HSASTORE.com where member can purchase discounted eligible healthcare items


Overview of London's Health Savings Accounts

Member Online Resources – Member Portal (continued)



Home | My Accounts ▾ | Claims ▾ | Resources ▾ |
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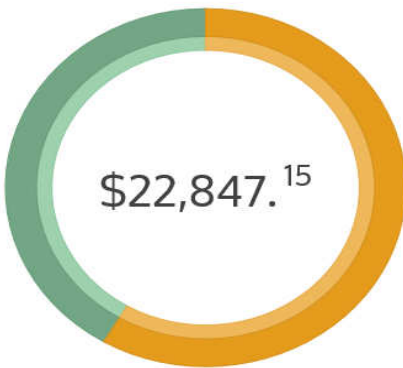
Account Details | HSA ▾

John Smith | Last login: 11:00 am on Oct 13, 2015 |  log out

Health Savings Account *****2543

🏠 CONTRIBUTIONS | 💰 TRANSACTIONS | 📈 INVESTMENT | 📄 BILL PAY

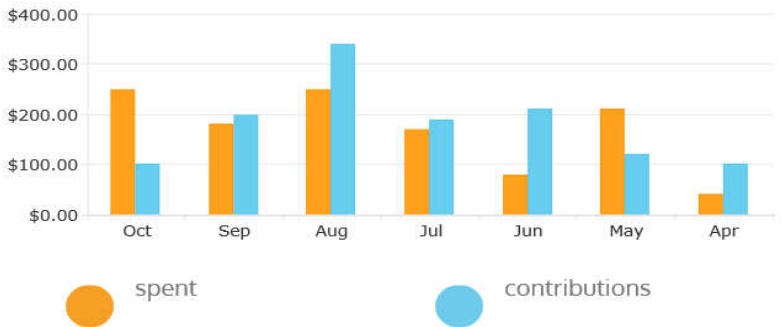
Account Balance



\$22,847.¹⁵

- Available Balance: \$13,348.⁵⁵
- Investment Balance: \$9,498.⁶⁰

Spent vs Contributions



Month	Spent	Contributions
Oct	~\$250	~\$100
Sep	~\$180	~\$200
Aug	~\$250	~\$350
Jul	~\$180	~\$200
Jun	~\$80	~\$220
May	~\$220	~\$130
Apr	~\$50	~\$100

Current Year HSA Stats

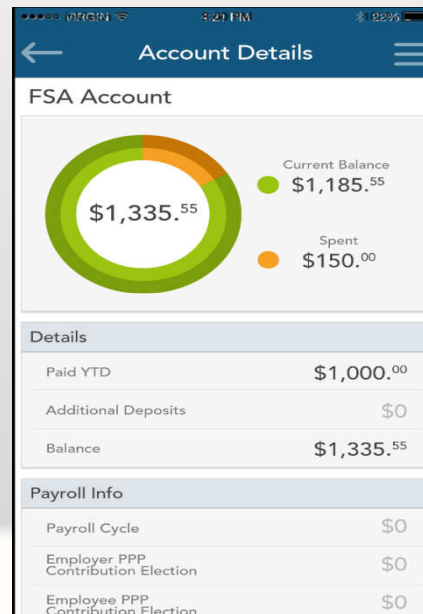
Contributions - Reportable ?	\$1,000.⁰⁰
Total Contributions ?	\$1,000.⁰⁰

Prior Year HSA Stats

Contributions - Reportable ?	\$1,000.⁰⁰
Rollover Contributions	\$1,000.⁰⁰

Overview of London's Health Savings Accounts

Member Online Resources – Mobile Application



Payment Status: All			
	Paid	Pending	Failed
✓ Oct 12, 2015	Paid		\$60.00
⌚ Oct 12, 2015	Pending		\$221.00
⊗ Oct 12, 2015	Failed		\$34.20
⌚ Oct 12, 2015	Paid		\$1,267.00

Features

- Members can view balances, transactions, contributions, demographics, debit cards, investments, FAQ's, and activity statements
- Online claim submission
- Schedule auto direct deposits
- HSA Online Bill Pay – eClaims Manager
- Receive text alerts
- Manage debit card status
- Smartphone and tablet compatible
- Touch ID support

Overview of London's Health Savings Accounts

Delivering Consumer-Driven Educational Resources: *Education videos, tax savings calculators, contribution tracker, etc.*



LA London Health Administrators
Health Care Saving Solutions

Register (FSA Only) | Login

Home | Employers | Brokers | Individuals & Families | Educational Resources | Shop for a Plan | Enrollment

Search...

Navigation **Understanding HSAs**

HSA Resources *It's more important than ever to become an informed consumer*

- HSA Video
- HSA Tools
- HSA Frequ
- HSA IRS Li

FSA Resources

- FSA Video
- FSA Tools
- FSA Freque

HRA Resources

- What is an
- HRA Plan v
- HRA Freque
- Transit/Parking

Instructions | Your Taxes | Your Information | **Results**

We've calculated your estimated federal and state income tax savings

See below

Your Tax Rate	HSA Contribution	Your Savings
14. %	\$ 4000	\$ 1747

Adjust your HSA contribution with the slider below to see how much you can save.

HSA Videos

Learn the ins and outs of an HSA with these interactive videos. Use the library on the right to find additional resources that will help you understand this valuable financial account, which is available with our BlueSolutions for HSA plans.



Take a Tour of Health Savings Accounts



Which plan is right for me?

This calculator will assist you in comparing an HSA Plan (High Deductible Health Plan with an HSA) against another deductible or non-deductible based plan. This tool should take you less than 5 minutes to complete and will provide you with a monthly & annual comparison of your estimated out of pocket costs for each option. You can update your entered information as much as you like.

1. HEALTH PLAN INFORMATION | 2. HEALTHCARE PROFILE | 3. SAVINGS WITH HSAs, FSAs, OR HRAs | **4. RESULTS**

4 We're Done! Here are your results.

ESTIMATED COSTS | SUMMARY | ACCOUNT BALANCES | ESTIMATED COST DETAILS

ANNUAL COSTS		MONTHLY COSTS	
HDHP	\$12475	HDHP	\$1040
Non-HDHP	\$18875	Non-HDHP	\$1573


Based on the information you provided, we've estimated that your out-of-pocket costs will be lower with a high deductible health plan.

Previous

Overview of London's Health Savings Accounts

HSA Investment Options




London Health Administrators
 Health Care Saving Solutions

My Accounts | **My HSA** | My Profile | Debit Card | My Expenses | Communications | Enrollment | Resources

Last Login: 7/5/2013 8:37 AM


HSA Investment Summary

The following lists your investment account summary as of the date noted below:

Select Account: Plan Year:

Portfolio Allocation	Market Value
Equity Mutual Funds	\$2,405.72
Money Inv	\$0.00
Junk Bonds	\$0.00
Stocks	\$224.00
Total Portfolio	\$2,629.72

Investment Portfolio



Legend: Stocks \$224.00, Equity Mutual Funds \$2,405.72

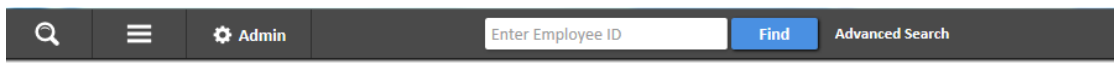
HSA Balance
 Current Balance \$12,936.77
 Investment Portfolio \$2,629.72

Investment Tools

- ✓ Manage HSA account and investments through online portal
- ✓ HSA portal displays your investment portfolio allocations
- ✓ Ability to trade stocks, mutual funds, etc. directly from portal
- ✓ View your investments
- ✓ Setup Asset Allocation models

Overview of London's Health Savings Accounts

Employer HSA Contribution and Management Portal

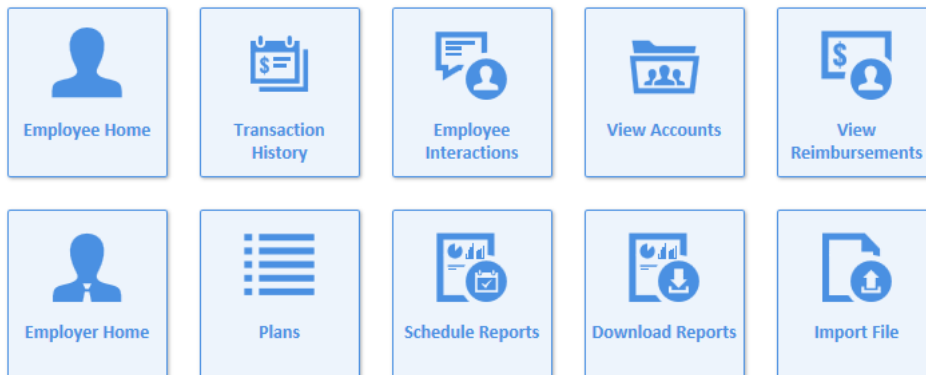


Welcome to Alegeus Wealthcare Administration System

About the WealthCare Administration System

The WealthCare Administration System empowers CDH administration using a single system that provides real time access to payroll data, debit card transaction activity, manual claim reimbursements, participant account information and the ability to configure plan designs to meet any employer need.

To get started, click one of the shortcut links below. You can search for employees using the search and advanced search functionality at the top of the screen. You can return to the home screen at any time by either clicking the logo in the menu bar, or by using the "home" link in the "My Account" menu at the top of the screen.

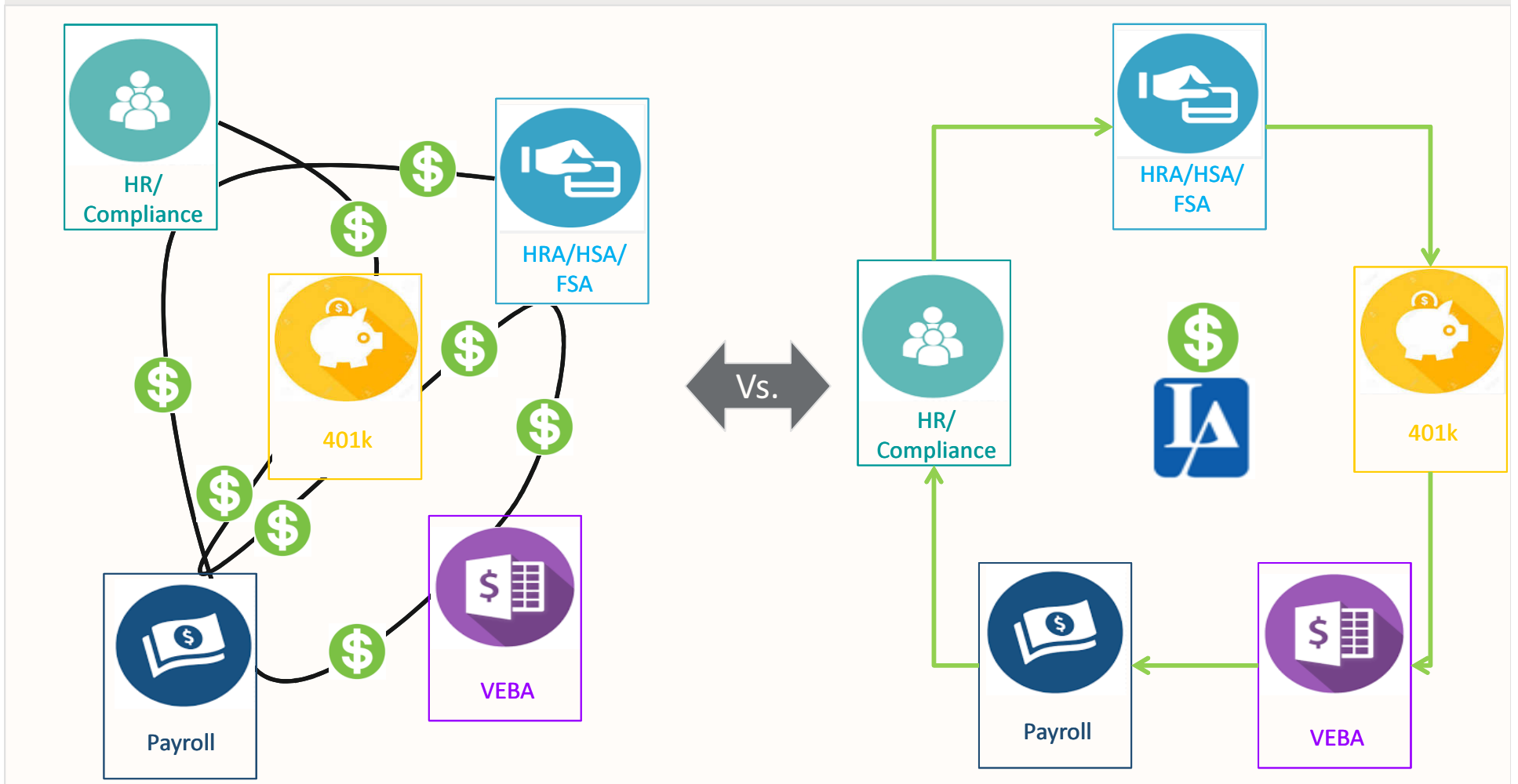


Features

1. Employer dashboard customized to user's specific needs (i.e. HR, finance, etc.)
2. Self-service eligibility maintenance
3. Download reports
4. Transaction details masked for HIPAA compliance
5. Fund participant HSAs
6. Payroll file upload
7. Contribution management
8. Account analytics

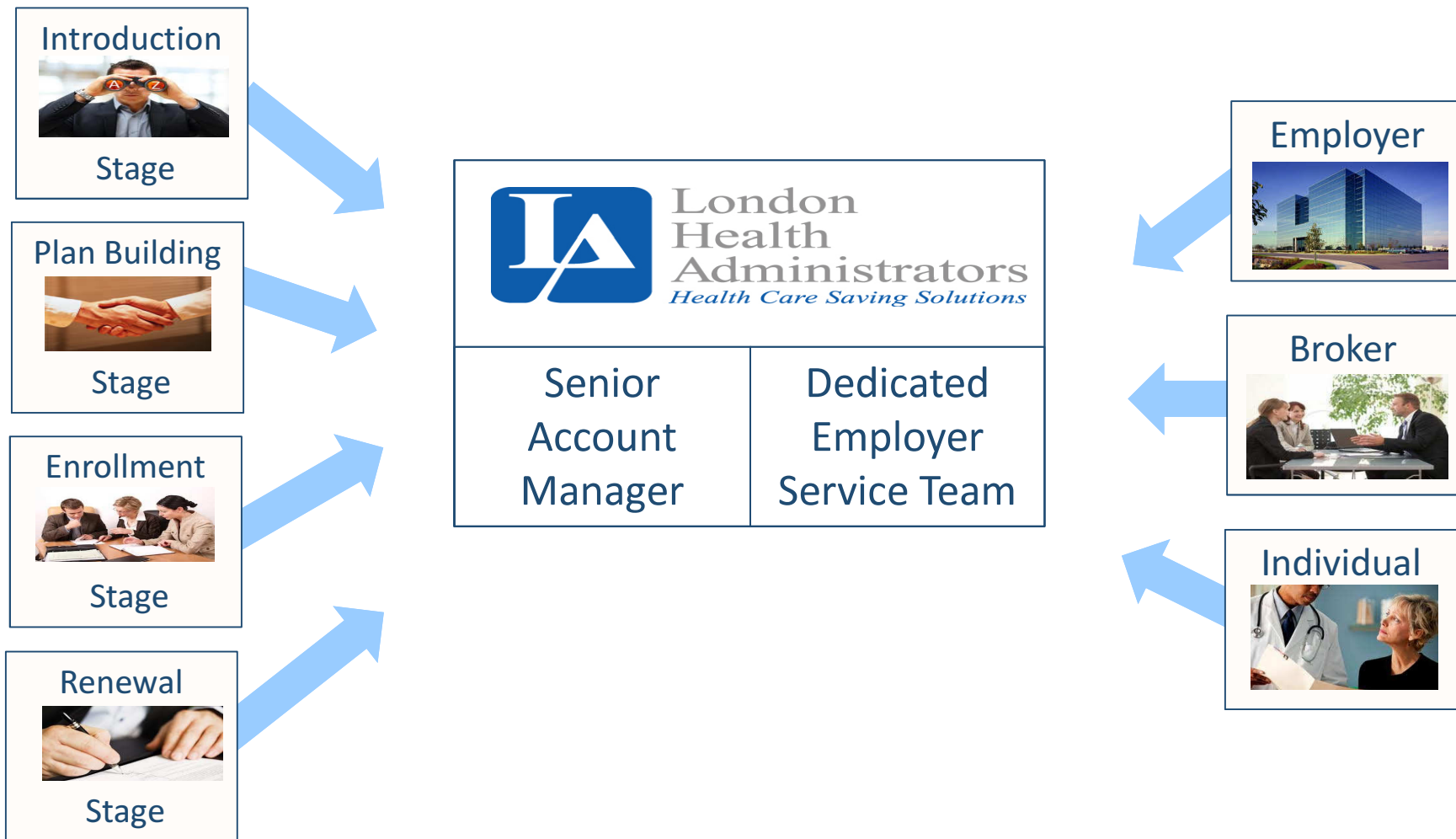
Overview of London's Health Savings Accounts

Combining Administrative Functions of Multiple EE Benefit Plans



Overview of London's Health Savings Accounts

Enrollment and Service Support



Overview of London's Health Savings Accounts

HSA + Wellness Option



Year 1

HSA



EE Deposits \$1,000
+
ER Deposits \$1,000

\$2,000
Deductible Health
Plan

Employee completes wellness programs to earn HSA funds applied in Year 2. **For Example:**
PHA = \$500
PCP Visit = \$500
E-Coaching = \$500

Wellness participation report provided at the end of year 1. London works with employer to deposit additional funds to each members' HSA based on wellness funds earned.

Year 2

HSA



EE Deposits \$500
+
ER Deposits \$1,500

\$2,000
Deductible Health
Plan

Administrative Options:

Funding Options:

- ✓ Lump-sum deposits
- ✓ Stagger deposits throughout plan year
- ✓ Provide funds immediately or to future plan year

Payment Options:

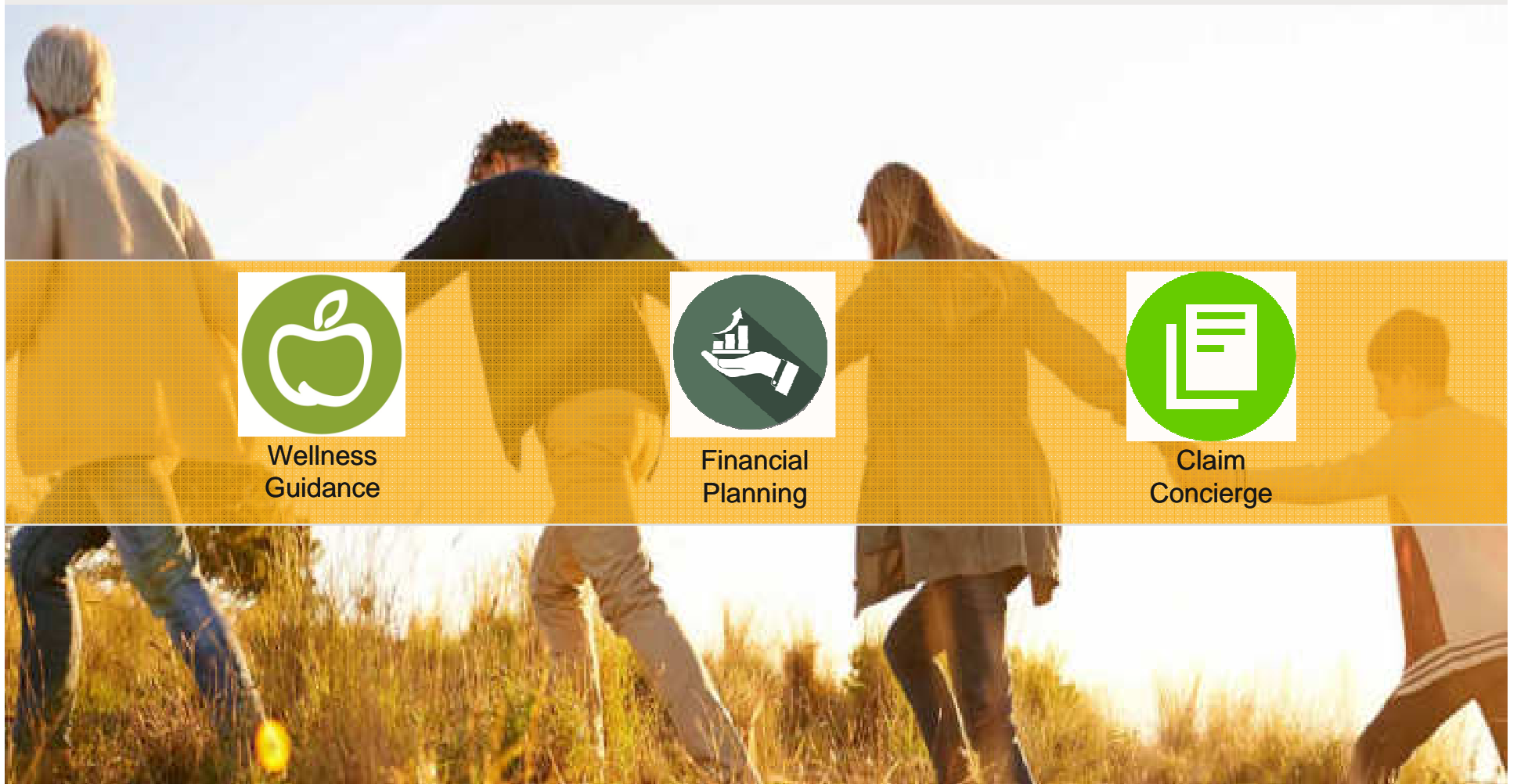
- ✓ Direct deposit
- ✓ ACH Push or Pull via online contribution portal
- ✓ Paper check

Enrollment Decisions:

- ✓ Health plan design
- ✓ HSA contribution strategy
- ✓ Wellness plan design
- ✓ Communication plan

Overview of London's Health Savings Accounts

Lifestyle Management



Wellness
Guidance



Financial
Planning



Claim
Concierge

Overview of London's Health Savings Accounts

Administration Fees



Description	Fee
Setup Fee	\$350 per group one-time
Monthly Maintenance Fee	\$3.00 per enrollee per month



Conclusion. Thank you....



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40 COMMERCIAL WAY, EAST PROVIDENCE, RI 02914
P# 401-435-4700
Website: www.LondonHealthUSA.com