



Consumer-Driven Health Plans



Overview of London Health's
HRA and FSA Programs

Contents



1

About London Health Administrators:

Page 3

2

Overview of London Health's Account-Based Health Plans:

Page 9

3

Conclusion:

Page 23



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



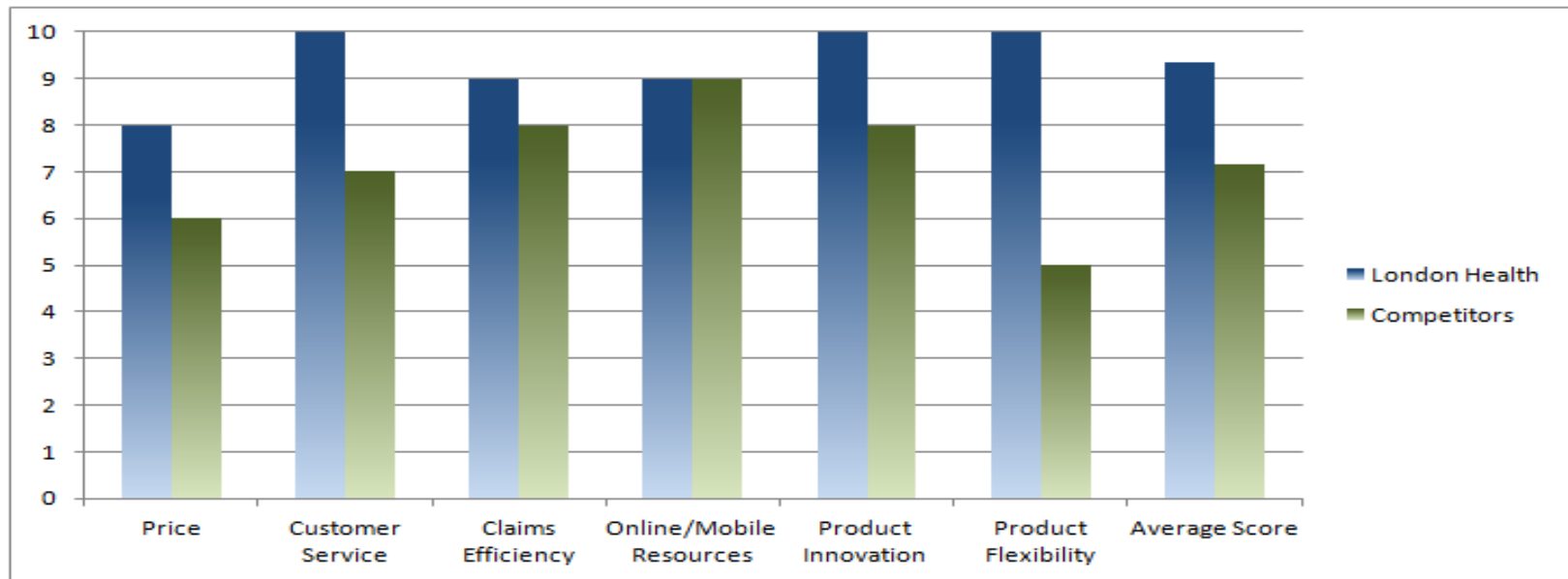
Data collected: January 1, 2015 to March 31, 2016

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

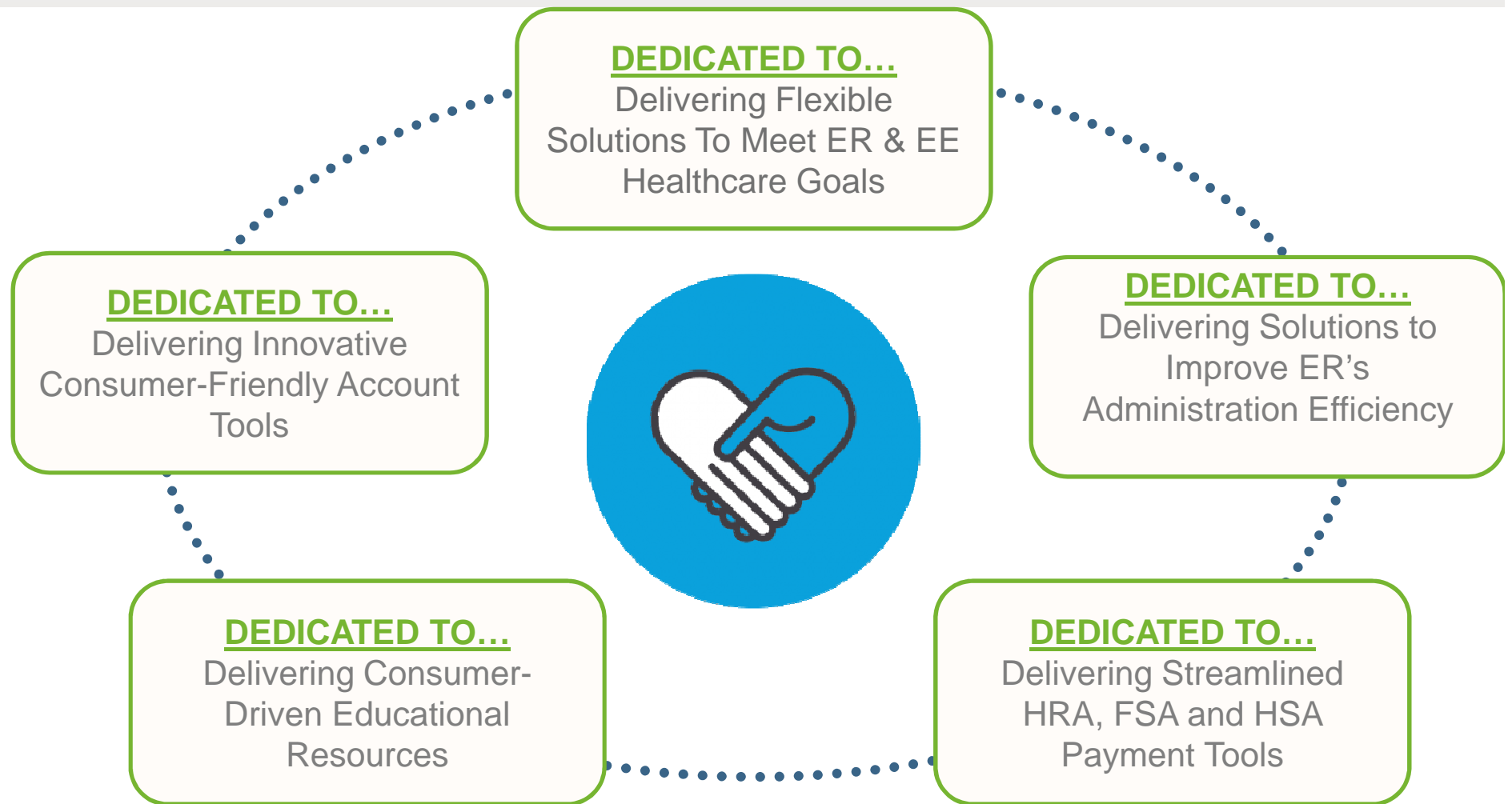
Overview of London's Account-Based Health Plans....



.... What Makes London Different

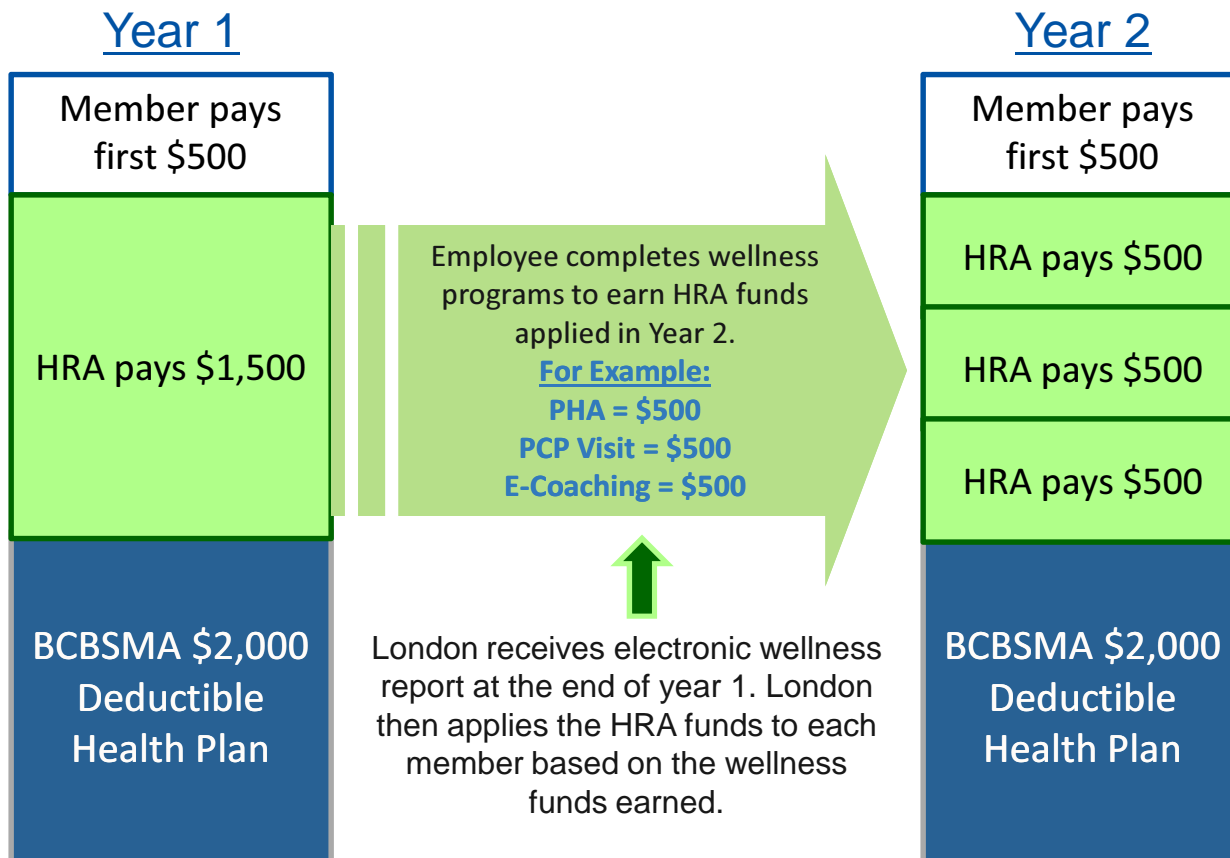
Overview of London's Account-Based Health Plans

What Makes London Different = Dedication To Delivering



Overview of London's Account-Based Health Plans

Delivering Flexible Solutions To Meet ER & EE Healthcare Goals: Advanced HRAs – HRA with Wellness Incentives



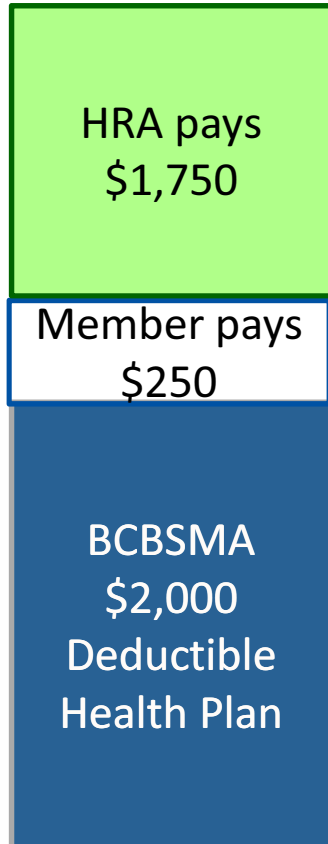
- Administrative Options:**
- Funding Options:**
- ✓ Wellness funds can be used for deductible and/or copays
 - ✓ Wellness funds can be rolled over based on utilization
 - ✓ Employer can customize amounts applied for each wellness activity
- Payment Options:**
- ✓ Auto claim feed for deductible and copays from carrier
 - ✓ Debit card
- Enrollment Decisions:**
- ✓ Health plan/HRA plan design
 - ✓ Wellness plan design
 - ✓ Wellness payment options
 - ✓ HRA funds allowed to rollover / max
 - ✓ Employee Contribution
 - ✓ Communication plan
 - ✓ Reporting needs

Overview of London's Account-Based Health Plans

**Delivering Flexible Solutions To Meet ER & EE Healthcare Goals:
Advanced HRAs – Multiple Choice HRA**

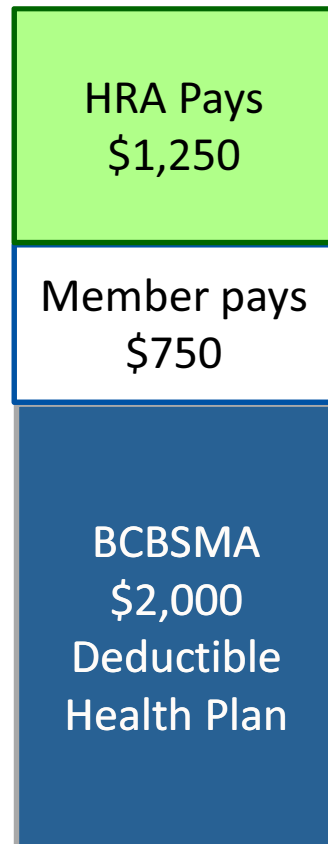


GOLD



Employee % = \$100/m

SILVER



Employee % = \$150/m

BRONZE



Employee % = \$200/m

Administrative Options:

Overview:

London can develop a reimbursement program that allows your client to give their employees multiple HRA choices embedded within one health plan. The employee can choose the HRA that best fits their life-style. Based on the reimbursement option they choose, the employer then adjusts their weekly health insurance contributions accordingly.

Payment Options:

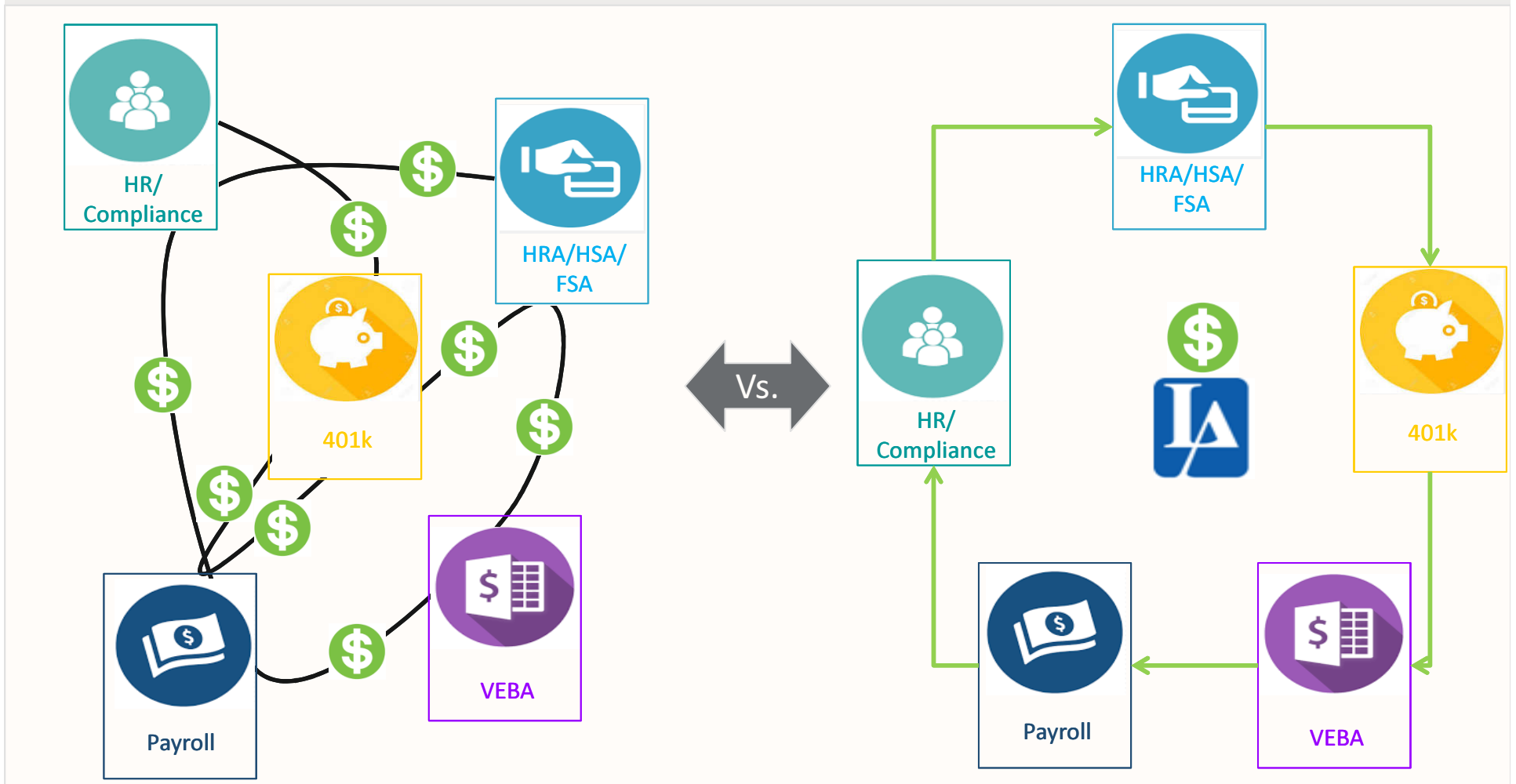
- ✓ Auto claim feed for deductible and copays from carrier
- ✓ Debit card

Enrollment Decisions:

- ✓ Health plan/HRA plan design
- ✓ HRA funds allowed to rollover / max
- ✓ Employee Contribution
- ✓ Communication plan
- ✓ Reporting needs

Overview of London's Account-Based Health Plans

Delivering Solutions to Improve ER's Administration Efficiency: Combing Administration Functions of Multiple EE Benefit Plans



Overview of London's Account-Based Health Plans

HRA Payment Options



London's HRA payment system can streamline the HRA payment experience by handling all administrative and payment responsibilities behind the scenes.

ALTERNATIVE PAYMENT OPTIONS INCLUDE:

- ✓ London Health Provider Card = Allows provider to bill London directly
- ✓ Member Claim Submission = Member can submit invoices to London via portal, mobile app, email, fax and mail

Overview of London's Account-Based Health Plans

FSA Payment Options



DEBIT CARD



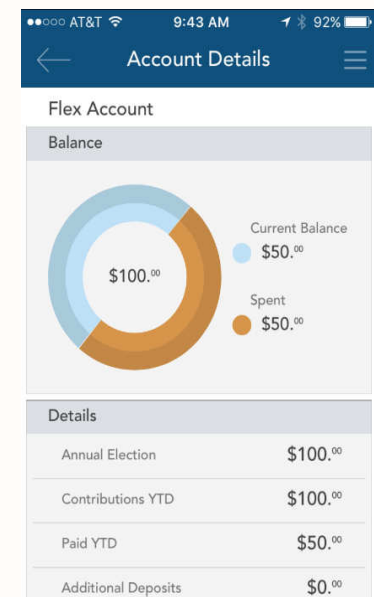
DESKTOP PORTAL

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

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 FSA 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 or submit invoices for reimbursement to London via member portal, mobile application, email, fax or mail. Members can also schedule automatic reoccurring direct deposits.

Overview of London's Account-Based Health Plans

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 (mother, daughter, father, and son). 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'. To the right, 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
- Submit claims and pay bills directly via CDH portal
- Link HRA, FSA and 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 FSASTORE.com where member can purchase discounted eligible healthcare items

Overview of London's Account-Based Health Plans

Member Online Resources – Member Portal (continued)



[Home](#) | [My Accounts](#) | [Claims](#) | [Resources](#) | [Messages](#) | [Calendar](#) | [36](#) | [Settings](#)

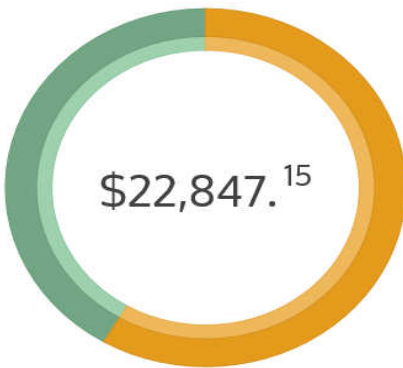
John Smith | Last login: 11:00 am on Oct 13, 2015 | [log out](#)

[Account Details](#) | [HSA](#)

Health Savings Account *****2543

[CONTRIBUTIONS](#) | [TRANSACTIONS](#) | [INVESTMENT](#) | [BILL PAY](#)

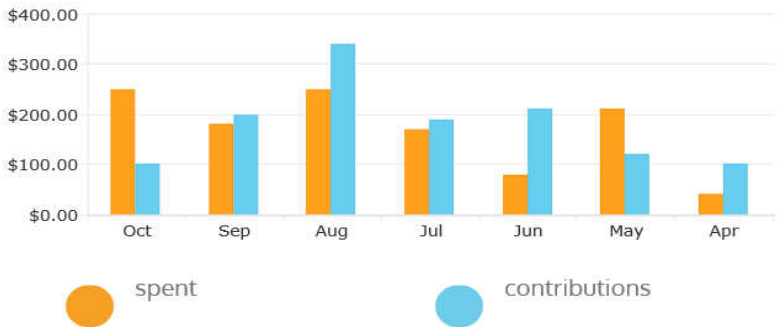
Account Balance



\$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	\$40	\$100

Current Year HSA Stats

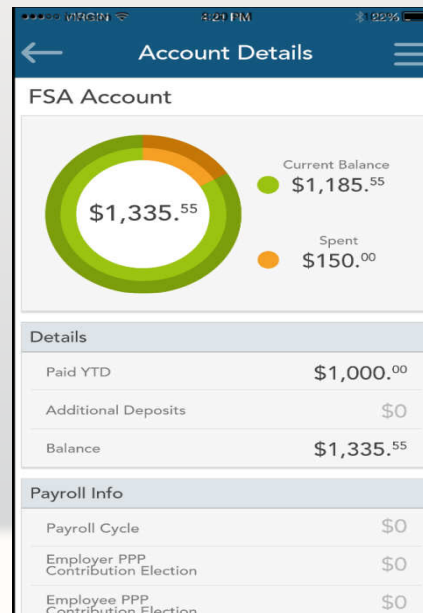
Contributions - Reportable	\$1,000.⁰⁰
Total Contributions	\$1,000.⁰⁰

Prior Year HSA Stats

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

Overview of London's Account-Based Health Plans

Member Online Resources – Mobile Application



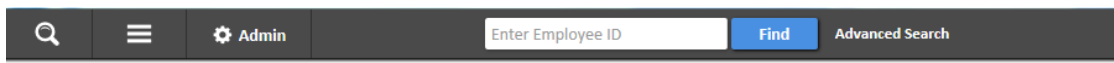
Payment Status: All			
Status	Date	Type	Amount
✓ Paid	Oct 12, 2015	Paid	\$60.00
⌚ Pending	Oct 12, 2015	Pending	\$221.00
⊗ Failed	Oct 12, 2015	Failed	\$34.20
⌚ Paid	Oct 12, 2015	Paid	\$1,267.00

Features

- 1) Members can view balances, transactions, contributions, demographics, debit cards, investments, FAQ's, and activity statements
- 2) Online claim submission
- 3) Schedule auto direct deposits
- 4) Receive text alerts
- 5) Manage debit card status
- 6) Smartphone and tablet compatible
- 7) Touch ID support

Overview of London's Account-Based Health Plans

Employer Portal

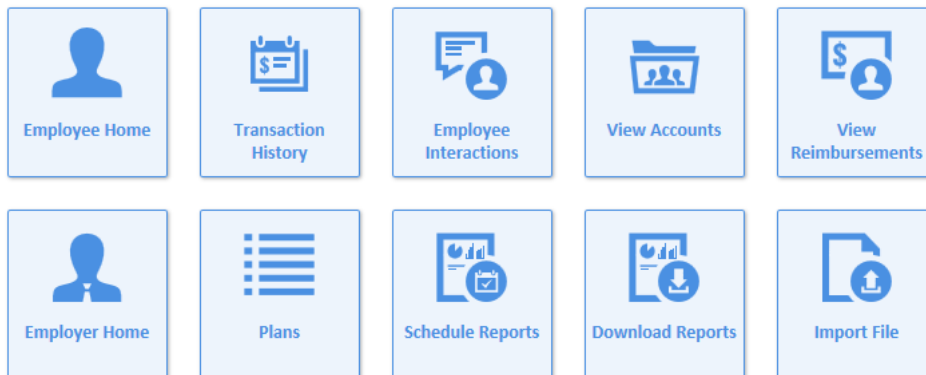


Welcome to Alegeus Wealthcare Administration System

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.

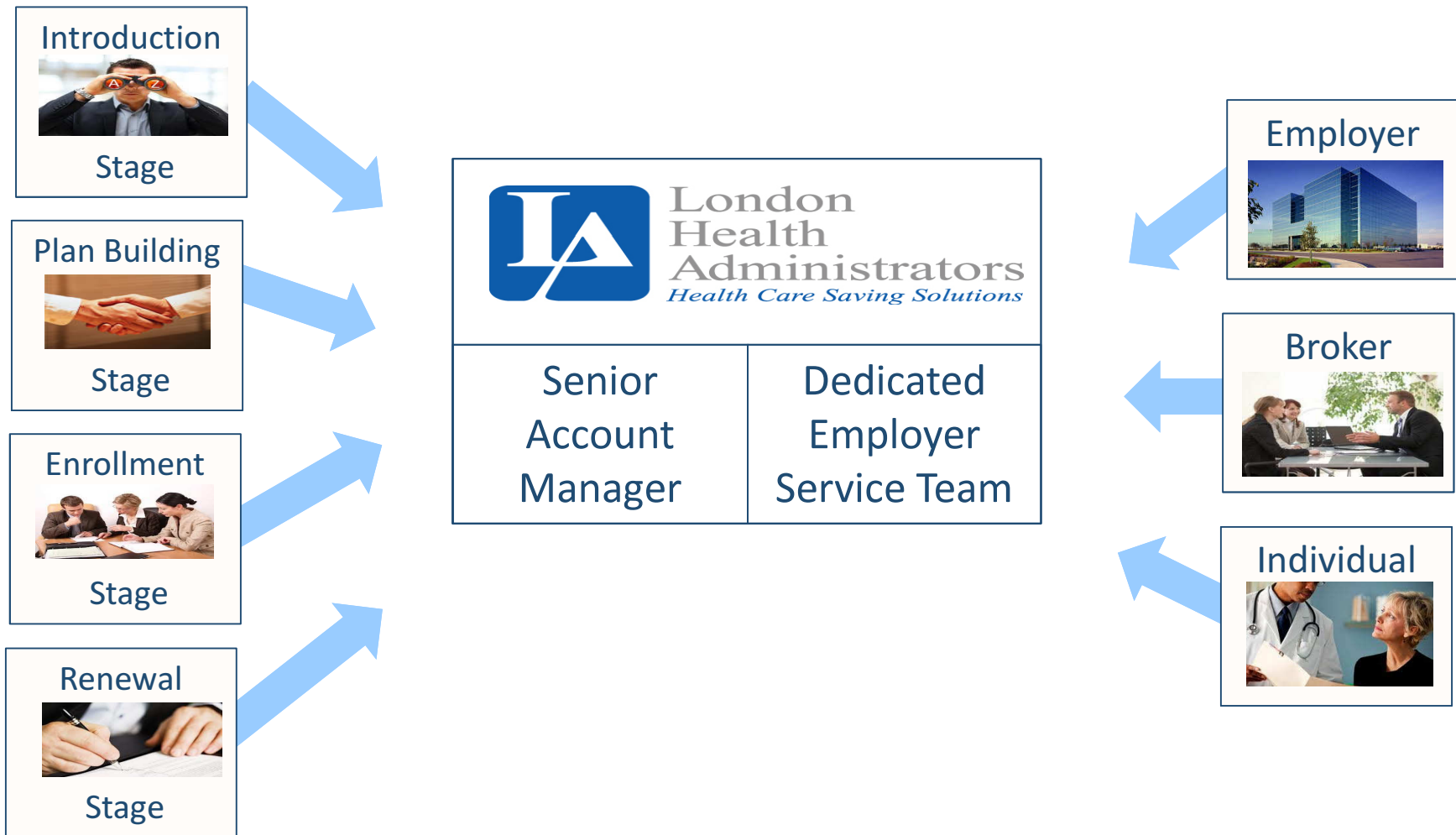
To get started, click one of the shortcut links below. You can search for employees using the search and advanced search functionality at the top of the screen. You can return to the home screen at any time by either clicking the logo in the menu bar, or by using the "home" link in the "My Account" menu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

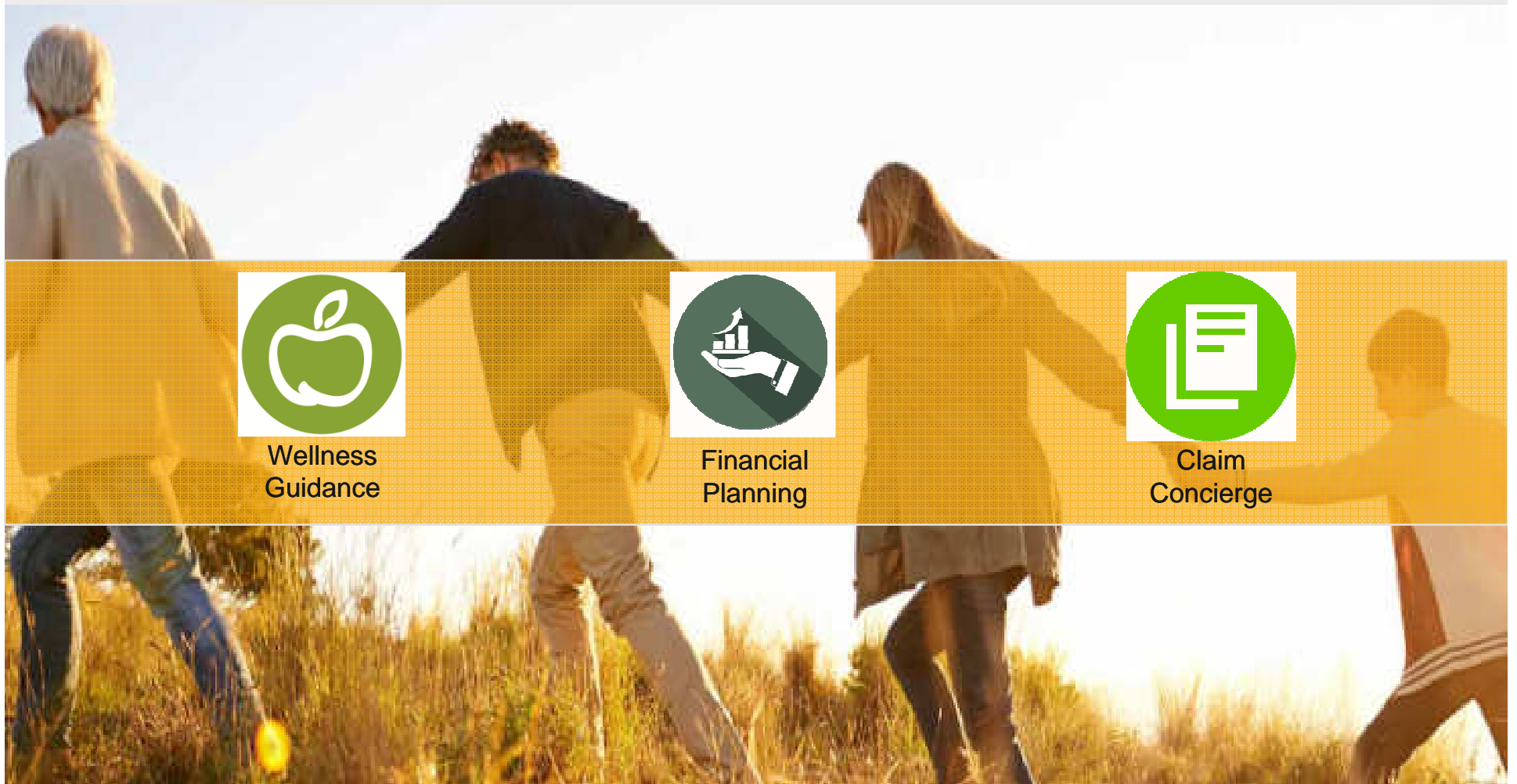
Overview of London's Account-Based Health Plans

Enrollment and Service Support



Overview of London's Account-Based Health Plans

Delivering Consumer-Driven Educational Resources: *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
HRA Monthly Maintenance Fee	\$4.50 per enrollee per month
FSA Monthly Maintenance Fee	\$4.75 per enrollee per month

** If HRA is bundled with FSA, London applies a 20% discount off the total fee for members enrolled in both account types.*



Conclusion. Thank you....



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