



ACRISURE®

You serve others, we serve you!



ACRISURE®
PARTNER



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- ▲ Flexible spending account (FSA)
- ▲ Health reimbursement arrangement (HRA)
- ▲ Health savings account (HSA)
- ▲ COBRA
- ▲ Individual coverage HRA (ICHRA)
- ▲ Limited-purpose FSA
- ▲ Incentive/Lifestyle Benefits
- ▲ Dependent care account
- ▲ HSA Advance¹ Line of Credit



Acrisure Smart CDH Mobile App - Combines health and wealth resources into a single, intuitive experience. Stand out with a smarter solution that guides your clients and their employees to measurable savings and better outcomes.



Multi-purse Debit Card - A single debit card is leveraged for all Health Benefit Account spending.



Streamlining EOB Retrieval & Processing Using Automated Technology - Reduce or eliminate all of the clerical tasks associated with enrollment and claims processing. With over 150 supported carriers.



The industry's most comprehensive platform supporting over 40% of all CDH transactions nationally - Servicing over 30 million members and 225,000 employer groups with over 25 years of financial & healthcare industry experience.



White Label our Platform - Your brand is at the forefront. Our white-label model is branded to your agency using your logo.



Exclusive to Partner Agents - You are protected, we will not accept an AOR and you are working with Acrisure employees.

FULL THRATTLE

FUELED BY  ACRISURE[®] BENEFITS SOLUTIONS

2023



Brad Urhausen,
EVP, Director of
Operations, Employee
Benefits



Shawn Ferguson,
SVP, Voluntary Benefits
& Product Development



Jack Schmitz,
Director, Benefits &
National TPA Services,
*Burnham & Flower
Insurance Group*



Beau Boudreaux,
President, *WorkPlace
Solutions*



Erik Bristow,
EVP, Client
Development &
Services









Trent Harper,
President, *Breckpoint*

For Acrisure
By Acrisure





The industry's most comprehensive & flexible platform for the administration of consumer-directed healthcare (CDH) accounts.

-  Over **25** years of financial & healthcare industry experience
-  Over **350** TPA, health plan, and financial institution clients
-  **15.3 million** active payment cards
-  Processing **\$9.1 billion** in CDH transactions annually
-  Supporting over **40%** of the total tax-advantage accounts in the market
-  Servicing over **30 million** members and **225,000** employer groups

The industry's first *modern* COBRA solution

In the face of an increasingly complex benefits landscape, employers want and need consolidated, simplified solutions for managing the entire benefits lifecycle. We bring COBRA administration into the modern age with direct billing and consumer-directed healthcare in an integrated platform that empowers you to close administrative gaps and increase customer satisfaction.



Efficient and intuitive

Built to simplify the business of COBRA administration



Single solution

COBRA and consumer-directed healthcare in one consolidated offering



Modern user experience

For brokers/consultants, employers and consumers



Adaptive reporting

Easy access to the insights you need to manage your program



Integrated print/mail and email

Includes customizable letter templates and reporting



Direct billing and payments

Multi-channel payment acceptance with tight controls and reliable processing

Our WealthCare COBRA platform uses the latest technology to deliver an *extensible* and *intuitive* consumer and broker experience.



Flexible, cloud-based technology

Adapt to the needs and complexity of any employer-based health plan



End-to-end COBRA capabilities

Take advantage of fully integrated banking, payment processing and print fulfillment directly within the platform



Simplified consumer experience

Access payments, communications and enrollments via a single summary page

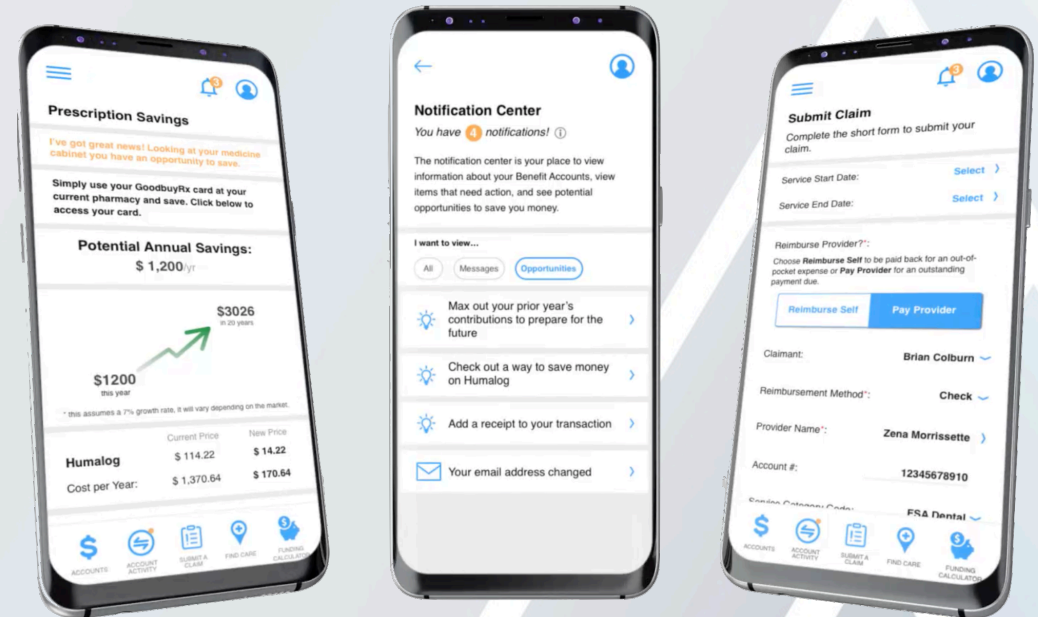


Robust communication tools

Engage participants in a way that is mindful of their changing circumstances

Deliver a *smarter* consumer-directed healthcare account experience

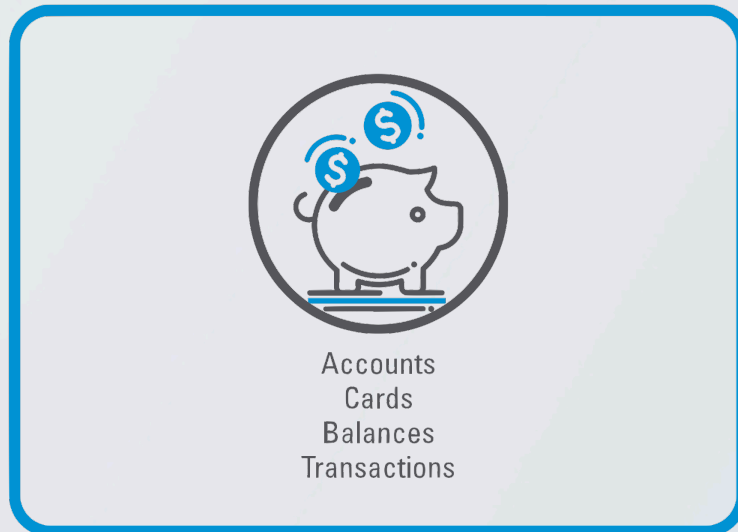
The competitive landscape for CDH account products (including FSAs, HSAs, HRAs) is crowded and rapidly evolving. Stand out with a smarter solution that guides your clients and their employees to measurable savings and better outcomes.



So much *more* than “just another benefit account” experience

Building on the inherent strength of our account capabilities, our platform delivers a holistic health+wealth experience that puts the consumer at the center, taking the guesswork out of cover, care, and savings decisions – and guiding them to the best outcomes.

Traditional benefit accounts



A smarter health + wealth experience



It starts with a *strong* foundation

At its core, our platform gives your clients best-in-class account capabilities to power their consumer-directed healthcare offerings (including FSAs, HRAs, HSAs, and more). Our flexible and innovative platform is the clay you need to mold your unique product strategies – including complete support for enrollment, complex plan design, debit cards, integration, engagement, and beyond.



Single platform and experience for all benefit account types



Fully brand-able and configurable, with robust integration



Multi-purse debit links multiple benefit accounts to a single card



Engaging, mobile-first consumer experience



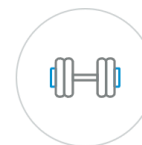
Personalized, smart guidance to drive behavior/outcomes



Market-leading features for spenders, savers and investors

A full *spectrum* of benefits

Backed by an industry-leading client support team and powered by modern SaaS-based technology, WealthCare LSA spans a variety of programs.



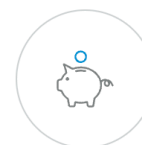
Lifestyle

Fitness classes, gym memberships, home office supplies, utilities and beyond



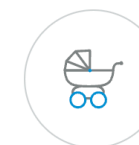
Healthy groceries

Such as food delivery services, meal kits, fresh produce and condition-specific boxes



Financial wellness

Savings assistance, emergency spending accounts, planning resources and other financial boosters



Life planning

From tuition reimbursement to funds for adoption, surrogacy and fertility treatments

The industry's *Only* multi-path investment solution

Our HSA breaks the mold of “one-size-fits-all” investing solutions by offering a modern user experience built right into the platform and presenting accountholders with three investing approaches to fit their needs and goals:



Managed

Ideal for entry-level investors, the managed option automatically selects and manages investments according to the account holder's risk profile.



Self-directed

Providing a balance between managed and DIY, the self-directed option lets account holders choose from a curated list of exchange-traded funds (ETFs) covering multiple asset classes.



Brokerage

Offering a hands-on, DIY approach to investing, the brokerage option lets skilled investors perform advanced research and trade across more than 600 ETFs and S&P 100 stocks – including fractional trading.

Three different models ensure a personalized approach to investing

Managed: Designed for novice investors who prefer to have our advisor tool automatically select and rebalance investments on an ongoing basis in accordance with their age and/or risk profile. This account type delivers a “do-it-for-me” approach to investing.

Self-Directed: Designed for intermediate investors who have the desire to self-select from a menu of monitored investment options covering multiple asset classes to diversify their portfolio, and then rebalance their portfolio manually. This account type provides a balance between do-it-for-me and DIY approaches to investing.

Brokerage: Designed for adept investors who desire to perform advanced research and trading across hundreds of individual stocks and exchange-traded funds (ETFs). This account type offers a hands-on, DIY approach to investing.

Key benefits

-  You will be able to deliver a unique HSA experience that supports your employees through all stages of healthcare transactions – spending, saving and investing.
-  You will be able to provide your employees with an integrated, modern HSA investment solution that not only helps them understand the value of investing but also helps them work toward their long-term investing goals.
-  Whether your employees are new to investing and seeking a guided experience or seasoned investors looking to research and trade stocks and ETFs available on the platform, you will be able to offer them an HSA investment journey that is aligned with their individual needs.
-  HSA investment accounts are opened in real time, transactions are made in realtime and account data is viewed in real time, which means your employees will have full transparency into their assets and allocations.

The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information.
WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts.
CapFinancial Partners, LLC (“CAPTRUST”) is an investment adviser registered under the Investment Advisers Act of 1940. CAPTRUST acts as investment advisor with respect to the investments available in your HSA. In addition, you may choose to have CAPTRUST manage your HSA account on a discretionary basis.
DriveWealth, LLC, a registered broker dealer and member of FINRA and SIPC. SOC 2 Type 2, GDPR, CCPA compliant. Registered in all 50 U.S. states.

Lane Health | Burnham & Flower

The Advance¹ Line of Credit

Brought to you through



The Card with the Heart[®] is issued by The Bancorp Bank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Card can be used everywhere Mastercard is accepted for healthcare expenses.

What is the problem?

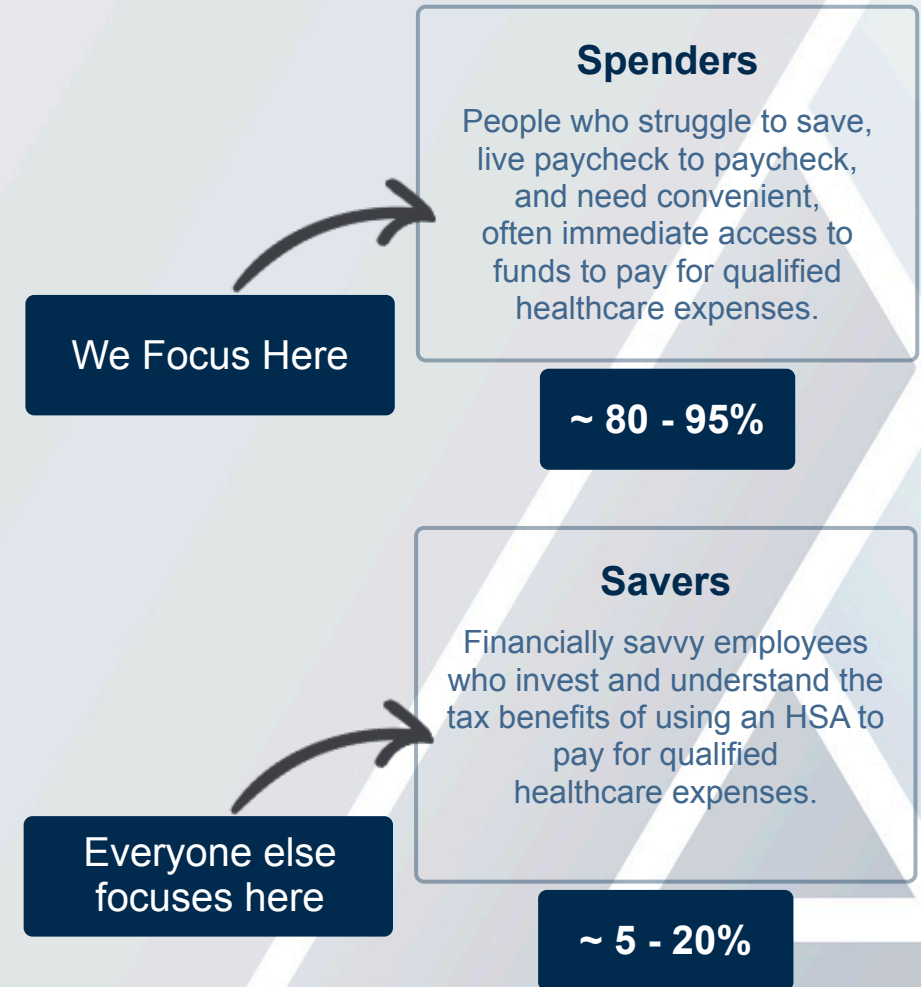
- * Nearly **one-third of Americans did not seek treatment** for a health problem in the prior three months due to cost — this number has tripled since March.
- * **Forty-two percent** of U.S. adults are concerned they will be unable to pay for needed healthcare services in the next year.

How we can help

- * The groundbreaking **Advance¹ line of credit** solution helps **healthcare work for everyone**, not just those who can afford to contribute and save.
- * Our vision is to make healthcare more affordable and accessible ... and help employees **sleep better at night.**

¹ Advances issued by WebBank

Source: West Health-Gallup 2021 Healthcare in America Report



The Secret Sauce: Advance¹ Line of Credit!

- * **Fully Inclusive**
After activation, on-demand access to a line of credit¹ with no credit checks.
- * **Predictable repayments**
Pre-tax payroll deductions that pass through the HSA over 12 months.
- * **No risk to employer**
No funding required or risk borne by the employer.
- * **Savings for all**
Tax savings for employees and greater payroll tax savings for employers.

\$500

HSA Advance¹ Example:

Medical Expense

\$555

Total Payroll Deduction including fees² (ALL PRE-TAX)

\$111

Tax Savings³!

\$444

Post-tax equivalent cost

\$56

in Employee savings!

+

Plus \$42

in Employer payroll tax savings!



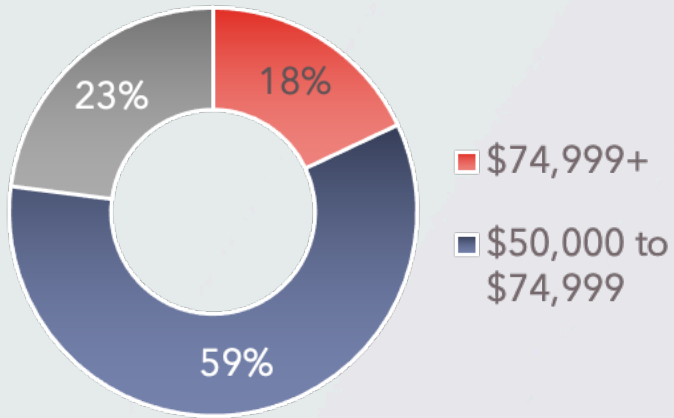
Lane Health

¹ Advances issued by WebBank

² Origination fee = 5% of original balance; Periodic Finance Fee charged every 75 days for each Advance based on average balance

³ Savings based on 7.65% Payroll taxes, 12.35% combined federal/state tax rate offset by 11% fee paid pre-tax; savings will vary depending on individual tax situations.

MOST BORROWERS HAVE
INCOME LESS THAN
\$75,000 (82%)



\$143
Average size
of each Advance¹
draw

12
Advance¹ draws
per member
among members
taking Advances¹

52%
of Advances¹ issued to
those who chose
\$0 HSA contribution
during open enrollment

75%
of those with qualified
healthcare expense &
HSA balance <\$100
**took an Advance¹ in
2021**



¹ Advances issued by WebBank



Employee Enrollment

It all starts with a quick and easy registration process for your participants



Harvest Claims

Claim details and screenshots or EOB



Integration into our Benefits Admin System

Send data to our system to automate substation and reimbursement

Claims Retrieval

With Claims Harvesting, claims are effortlessly transferred into TPA Stream, including detailed claim information and screenshots or PDF versions of the EOB for backup documentation. The claims retrieval process allows for a faster substantiation and reimbursement process for TPAs and participants.



Branded to Acrisure partner agents. Protected – we will not accept an AOR.



Stickiness another service exclusive to your agency to tie your clients to you.



Compensation Is based on a PEPM charge



Cost savings for your clients. Priced at or below the TPA market.



Comfort and Service working with Acrisure employees



Flexibility not tied to a carrier that will have to leave due to a rate increase.



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Jack Schmitz - National TPA / ICHRA Sales

269.341.4838

jschmitz@bfgroup.com

Information and forms goto:

www.acrisure-tpa.com

