



AdminUSA
Taking care of your business.

AdminUSA delivers a worry-free HRA solution you can confidently offer to your clients.

Your reputation for bringing high-quality plans backed by reliable companies is essential to your business success. The same is true for us, which is why we've partnered with Evolution 1 to bring you the industry's leading consumer-driven healthcare account solution that is used by 7 million consumers.

As the cost of corporate healthcare rises, so does the demand for consumer-driven healthcare accounts. According to BearingPoint, 12.7 million people in the U.S. will be enrolled in HRA plans by 2011, up from just 3.7 million in 2007. Employers will continue to need the increased flexibility that HRA and other consumer-driven healthcare accounts provide.

HRAs offer great benefits!

- Employees enjoy tax-free withdrawals for qualified expenses
- Employers can easily stack HRA accounts with FSA and HSA accounts, customize them to meet their unique needs, and manage them using one, integrated portal

At AdminUSA, delivering easy-to-use solutions backed by the highest levels of service is our top priority. We offer a Software-as-a-Service solution designed to provide you and your clients with the functionality, reliability and integration you need to offer worry-free consumer-driven healthcare accounts. And, you can be assured we'll support you with the highest levels of IT expertise and regular additions of new, productivity-enhancing features.

By recommending our HRA and other consumer-driven healthcare account solutions to your clients, you can retain and grow your book of business profitably while adding value to your client relationships.

We help you offer worry-free HRA accounts to retain and grow your book of business and increase client satisfaction

An HRA (Health Reimbursement Arrangement) is an employer-funded, tax-sheltered account to reimburse employees for allowable medical expenses. High deductible health plan members who do not qualify for an HSA can be enrolled in an HRA.

Account	Available Balance	Final Service Date	Final Filing Date	Actions
HSA 2008 Program	\$2,145.02	--	--	Request Distribution View Activity
Limited Purpose Flex (Dental Vision) 7/1/2008-6/30/2009	\$100.00	6/30/2009	9/28/2009	File Claim View Claim History

Our HRA solution offers easy-to-use, online forms, reports, and secure, self-service portals that deliver high consumer and employer satisfaction and valuable insight to administrators.

We Offer:

*Your one-stop solution for worry-free
consumer-driven healthcare accounts*

Our HRA solution can help your employer clients:

- Save money with lower insurance premiums for employees with high deductible health plans
- Free up Human Resources staff with a centralized portal that helps them answer employee questions
- Save administrative time with an HRA solution that accepts plan changes from payroll systems, and handles all HRA plan designs, including deductible, coinsurance, and copayment design options
- Offer flexible benefit options to meet every situation with the ability to stack HRA plans with FSAs to: cover more expenses; offer an employer contribution amount in annual, monthly or custom accruals; customize eligible expenses, deductible and reimbursement amounts per enrollee and/or family member; alter plan rules for enrollees with a loss of eligibility; and vary contribution amounts based on their employees' qualifying tiers—all managed through a single employer portal
- Go green with direct deposits and elimination of manual, paper-based claims processes
- Promote healthier lifestyle choices with increased employee involvement and 100% covered preventative care
- Save money on FICA taxes by offering an HRA solution to employees

Our HRA solution can help consumers:

- Quickly and easily access funds with the Lighthouse1 OneCard™ debit card used at point of sale, or with funds directly deposited to your bank account through online distribution
- Enjoy secure access to accounts using a convenient consumer portal available 24/7/365
- Easily file claims online with the system doing the legwork of determining approval based on eligibility and availability of funds
- Stay up-to-date on balances and action required with automated email alerts and convenient portal home page messages
- Get one-click answers to your benefits questions
- Protect the environment by using paperless summaries available online

When you need to work with the best to deliver reliable, trusted, customizable consumer-driven healthcare account solutions, turn to AdminUSA. Our solution will help you:

- Retain and grow your book of business
- Be on the leading edge by offering solutions that meet your clients' changing needs
- Achieve high levels of client and consumer satisfaction while minimizing your time spent on support
- Continue to be the trusted, single source of benefits advice for your clients

To get started, contact David M. Pope at dpope@adminusa.us or 866.993.7248 ext. 206.

For more information visit www.adminusa.us.

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Simplifying the Business of Healthcare

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