

The Power of One Conduent for your Consumer-Directed Health Accounts



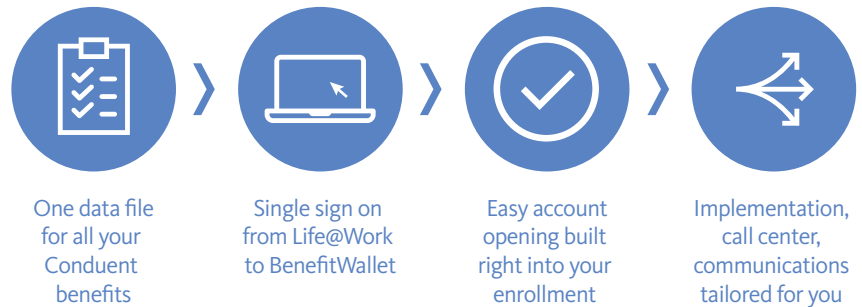
The Conduent advantage

Managing multiple vendors to administer your Health & Welfare benefits and Consumer-Directed Health (CDH) accounts can be time consuming and costly. Conduent can help. BenefitWallet's CDH account solution connects seamlessly to your existing Conduent Health & Welfare administrative services platform, reducing the time and money it takes to manage multiple vendors, platforms and systems. And like all of Conduent's solutions, BenefitWallet's interactions are digital, personal, and secure.

BenefitWallet integrates industry-leading technology, member and resource tools, and communications expertise to deliver a unique approach to employee engagement that helps you achieve administrative simplicity with a single point of contact for all accounts. Through the Life@Work portal, BenefitWallet offers a consistent engagement experience and drives participant outcomes across delivery channels — web, mobile, email, print, and service center — for a more complete and connected solution to your Health & Welfare benefits administration.

Drive efficiencies with a single partner

BenefitWallet's CDH accounts sync up with your Conduent Health & Welfare administrative platform, making things simple, seamless and scalable. Our comprehensive offering includes:



One dedicated Conduent account team will ensure responsiveness and save you management time and hassle. Fewer steps, fewer hand-offs, fewer errors—it's all in one place.

Personalized messaging



Engage employees and achieve tangible savings

BenefitWallet's Client Success Team (CST) offers a dedicated team of communications professionals who partner with you to drive results based on your specific goals, including employee engagement, satisfaction and financial wellness. Our CST consultants utilize proven communications best practices to drive optimal results for you and your employees.

We use advanced data-based segmentation and analytics to drive employee engagement through personalized messaging. Employees receive data-driven LifeCycle communications based on their age and how they currently use their BenefitWallet accounts. Employees are provided the next best step to get the most out of their accounts, whether they are saving, spending or investing for health care expenses today, tomorrow or in retirement.

Our LifeCycle communications program drives proven employee engagement and real savings for you:

3.3x

higher annual HSA contributions¹

13%

higher HSA balances²

\$435,000

additional annual employer payroll tax savings per **5,000** employees participating³

About us

BenefitWallet is a solution offered by Conduent Human Resource Services and is one of the nation's top health account administrators. With the Bank of New York Mellon as our custodian, we manage more than 1 million accounts and employer customers of all sizes.

Contact us

For additional information, contact us at BenefitWallet@conduent.com or 1-844-ONE-CNDT.

www.conduent.com/benefitwallet

BenefitWallet Consumer-Directed Health product portfolio

Learn more about our comprehensive BenefitWallet product portfolio:

- **Health Savings Accounts (HSA)** feature a best-in-class customer experience, designed to drive employee engagement and maximize utilization of their accounts. Our solution is designed to accommodate the long and short-term savings and spending needs of your employees.
- **Health Reimbursement Arrangements (HRA)** feature quick and intuitive online receipt and claims submission, and a mobile app for on-the-go access.
- **Flexible Spending Accounts (FSA)** offer an innovative and robust plan design engine and can coordinate with our HSA as a Limited Purpose FSA (LPFSA).
- **Health Incentive Accounts (HIAs)** and other specialized spending accounts, including Dependent Care FSAs, can be customized to meet the complex needs of large employers.

1. BenefitWallet Book of Business based on 2017 contributions and year-end balances comparing members who participate in our LifeCycle Communications program (\$1,637) vs. members who do not (\$496.)

2. 1/31/18 BenefitWallet book of business data and Devenir 2017 Year-end HSA Research Report.

3. Potential savings based on \$1,141 incremental 2017 contributions per member participating in our LifeCycle Communications program vs members who did not. 5,000 employees x \$1,141 additional contributions x 7.65% payroll tax rate = \$435,000.

