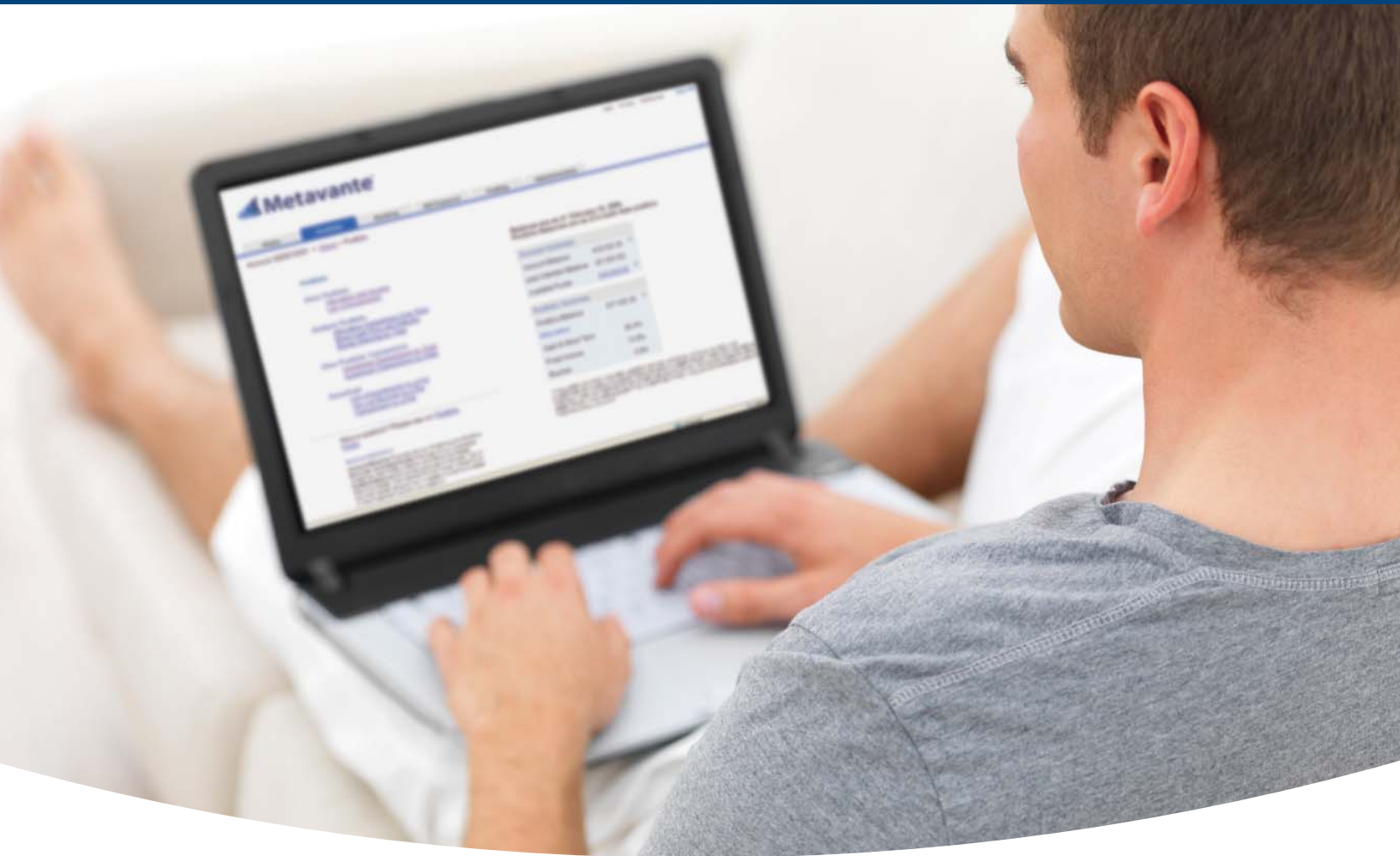


Health Savings Accounts

**Metavante's leading HSA deposit
and investment solution for
financial institutions**



Metavante Healthcare Payment Solutions





HSA – A Significant Market Opportunity for Financial Institutions

Since their creation in 2003, HSAs have emerged as arguably the most compelling tax-advantaged benefit account. As the benefits of HSAs continue to expand, adoption of HSAs is projected to grow exponentially. For a financial institution, this provides an unprecedented opportunity to grow deposit balances, increase fee and interchange income, and (perhaps most importantly) grow your customer relationships through cross-sales of additional products and services. HSAs can also be a bridge to other healthcare product offerings as financial institutions look to grow their presence in the healthcare market.

But It's Not as Simple as a Checking Account

However, healthcare is an unfamiliar market for many financial institutions. HSA offerings require unprecedented integration and collaboration with health insurance companies and third-party administrators. Banks are also facing more aggressive competition from health insurance plans and other niche players, some of which are now positioning themselves as financial services companies in order to offset revenue lost from shrinking premiums. Many banks struggle to quantify the HSA market opportunity and do not fully understand what is required for program success. Metavante can help.

The Metavante HSA – A Solid Foundation

Metavante's comprehensive HSA solution can help you be more efficient and increase your revenue. Our HSA solution is simple, comprehensive, and flexible – enabling financial institutions of all sizes to build successful HSA programs. Built on Metavante's 44-year heritage as a leading core depository account and trust processor for financial institutions, our HSA solution includes:

- HSA consulting services to assess your market potential and define and implement an effective sales and marketing strategy
- HSA depository account and trust processing with access to an HSA account through a debit card, checks, branded Web site, call center, etc. (billpayment, IVR, etc.)

Today, employee benefit programs (particularly health insurance) represent one of the largest and fastest-growing expenses facing US businesses. As a result, employers are looking for ways to contain and reduce healthcare and other employee benefit costs.

In recent years, tax-advantaged benefit accounts such as health savings accounts (HSAs), flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), dependent care and transit accounts were introduced as a means to help employers control their benefit costs without necessarily sacrificing plan quality. These tax-advantaged benefit plans allow employers to minimize FICA liability and limit healthcare expenditures through lower healthcare premiums (associated with high deductible health plans or HDHPs).

- Large volume account opening with online application (batch) – featuring integrated account opening for DDA and investments
- Paperless online account opening
- Branded online HSA platform with investment trading, combined statement and account access
- Fully outsourced call center support/trust support and BPO services
- Integration with Metavante’s WealthCare Portal – online educational and marketing materials for retail customers, commercial clients (employers) and their employees
- Integration with Metavante’s industry-leading multi-purse benefit debit card – the WealthCare Card – allowing for auto-substantiation of qualified expenses
- Integration with Metavante’s BenSoft flexible benefit administration solution and TPA relationships for additional Consumer Driven Healthcare (CDH) revenue

Sales and Marketing is Paramount

Implementing a successful HSA sales and marketing strategy is paramount to your HSA program success. There are several possible go-to-market strategies to consider – including commercial (employers), retail (consumers/employees with HDHPs) and partnerships (third party administrators, health plans and insurance and benefit brokers that offer HDHPs and other tax-sheltered benefit accounts).

You also need sophisticated education and decision-support tools to drive HSA account adoption. Metavante provides a suite of comprehensive, turn-key marketing materials – including the WealthCare Portal, a brandable portal for consumers/employees, employers and brokers.

Through the WealthCare Portal, consumers can evaluate plan options, open accounts and gain integrated access to all of their benefit accounts (including HSAs, FSAs, HRAs, dependent and transit accounts). They can also access an array of health/wealth education and decision-support resources – such as flash movies, plan comparison calculators, glossaries, FAQs and more. Printed welcome and enrollment kits and other supplementary printed collateral are also available to help support plan enrollment and ongoing usage. The WealthCare Portal also includes robust marketing content for brokers to help market HSA and other benefit account offerings to employers and employees.

Bringing It All Together

In their quest to control healthcare expenditures without sacrificing benefit quality, many companies will offer their employees an array of benefit plan/account choices – including FSAs, HSAs, HRAs, dependent care and transit accounts. This requires a partner/solution that is capable of addressing all benefit account types – not just HSAs. With a solid technology foundation that can support all tax-advantaged account types, an integrated benefit debit card platform to provide participant payment convenience, turn-key marketing materials and content to drive adoption, and consulting to optimize your go-to-market strategy, Metavante offers everything you need to build a successful HSA program.





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