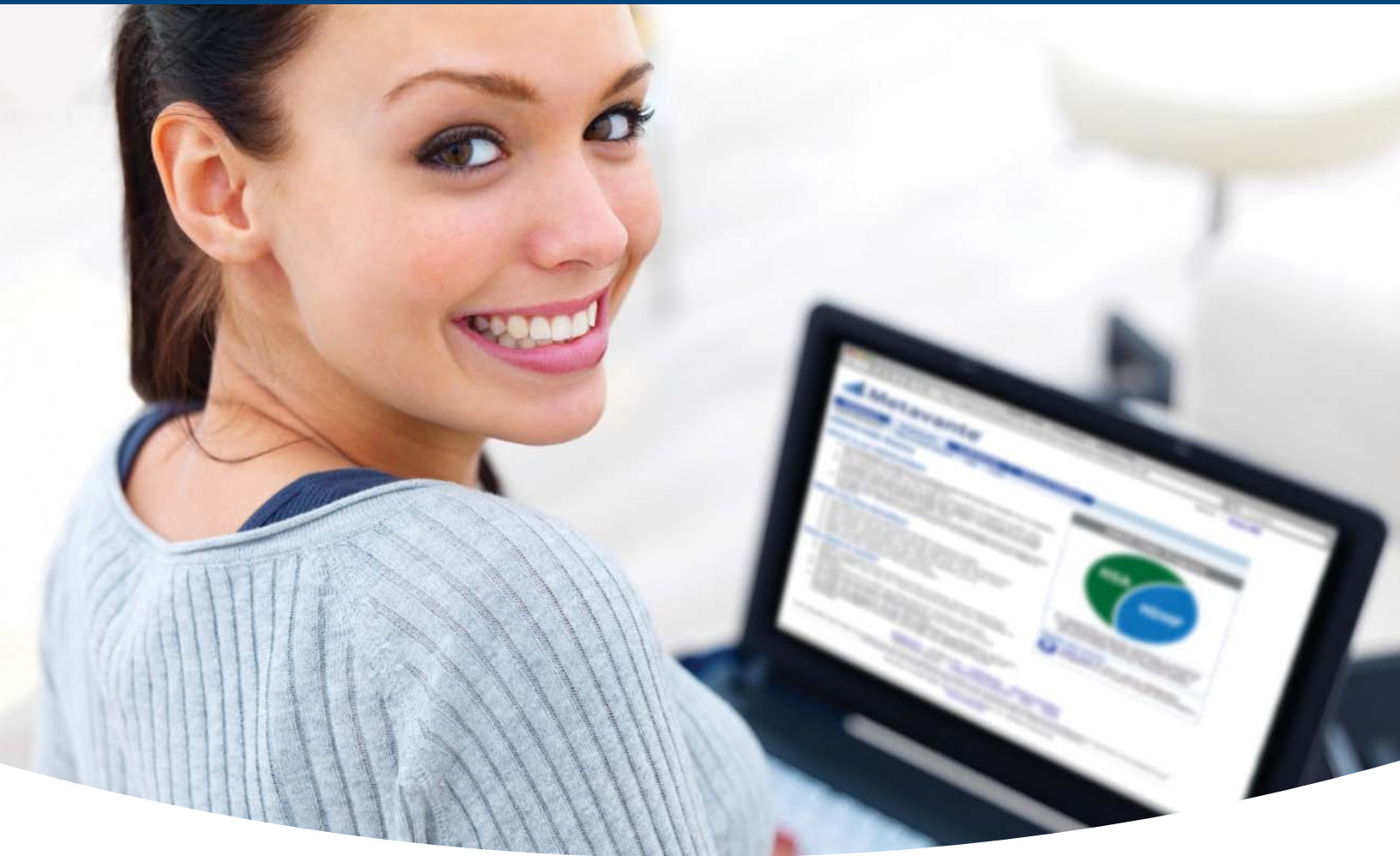


WealthCare Portal

**Metavante's health and wealth portal
for online enrollment, self service,
and CDH education/decision support**



Metavante Healthcare Payment Solutions





Metavante Can Help

With the Metavante WealthCare Portal, consumers gain a single online access point where they can:

- **Receive** valuable information about what kind of health plan is best for them
- **Enroll** in coverage
- **Access** all of their benefit accounts (HSA, FSA, HRA)
- **Manage** their healthcare needs on an ongoing basis

In addition, the WealthCare Portal includes information to help employers promote their benefit account offerings to employees, as well as information to help brokers sell the offerings.

The WealthCare Portal provides employees, employers, and brokers with all the information they need, all in one place, to make CDH a success.

Well-Informed Consumers Make the Best Healthcare Decisions

CDH can be very beneficial for consumers, but it also comes with some responsibilities. The WealthCare Portal helps consumers manage a variety of CDH-related tasks, in areas such as:

- **Decision Support.** In order for consumers to embrace CDH, they need to clearly understand how benefit accounts work. The WealthCare Portal educates consumers about the advantages of these accounts, such as lower health insurance costs and tax savings. Plus, the portal offers tools that bring these benefits to life! For example, the Tax Savings Calculator allows individuals to estimate their federal income tax savings based on their benefit account contributions, while the Plan Comparison Tool allows individuals to compare a high deductible health plan (HDHP) to traditional PPO plan for their unique circumstances, while the Future Value Estimator projects how much an account balance will grow. When consumers see these real-life scenarios, the value of CDH comes alive.
- **Enrollment.** Once consumers have received the information they need to make an informed decision about health plans and related benefit accounts, the WealthCare Portal gives consumers easy-to-use Web tools to enroll in benefits, make changes during open enrollment, add dependents, and perform other enrollment-related self-service activities.

An empowered consumer is the cornerstone of Consumer Driven Healthcare (CDH). When properly empowered, consumers will take greater responsibility for and make smarter economic decisions regarding their healthcare. Consumers will be better consumers if properly empowered. So goes the CDH argument. However, for CDH to become a reality, all stakeholders need better resources to effectively manage their new healthcare responsibilities.

Consumers need easy-to-use tools and resources to review, compare, and manage their flexible compensation, plan and save for the cost of their care, track their spending and balances, investigate treatment options, access health and wellness tips and resources, and more. Employers need better tools to explain and promote increasingly complex benefit plan options, and drive employee CDH adoption. Brokers need enhanced tools to market and sell their benefit programs.

The account application process only takes minutes, and once approved, the applicant receives a welcome kit in the mail within two weeks. *It couldn't be any easier!*

- **Account Access and Self Service.** Once enrolled, the WealthCare Portal allows consumers to easily access and interact with (all) CDH accounts 24 hours a day, seven days a week. They can submit claims online, as well as upload an image (a receipt, for example) to attach to a claim. The portal also allows consumers to track activity that has occurred on their accounts, such as claim submissions, debit card transactions, and account deposits. This activity can be viewed for the current year or previous years. Consumers can also receive notifications via the portal in response to specific events, such as a claim being paid or a deductible being met.
- **Continuing Education and Decision-Support.** The need to make informed healthcare decisions doesn't end after enrollment. Consumers want a variety of health and wealth information going forward, and that's what the WealthCare Portal provides them. For example, the portal offers the latest news about changes to benefit account contribution limits. It also links consumers to cost/quality/treatment information for various healthcare providers. Empowered with this information, consumers can continue to make those healthcare choices that are truly in their best interest.
- **Personal Health Management.** The WealthCare Manager, Metavante's personal health record solution, enables consumers to more effectively track personal health history information – and serves as a conduit to help patients more effectively communicate with physicians and take a more active role in their healthcare. Through integration with the WealthCare Portal, the personal health record can also receive transactional feeds from consumers' tax-sheltered benefit accounts and helps track healthcare spending and savings. By bringing together health and wealth information, and making it readily accessible, Metavante empowers consumers to take a more active role in their healthcare.

Helping Employers Drive CDH Adoption

The WealthCare Portal includes distinct content for employers, such as Flash movies, FAQs, a glossary of terms, and other tools to help them better explain and market their CDH plans and benefit accounts to their employees. The portal also includes plan design tools, marketing templates, and a marketing campaign wizard with customizable PowerPoint presentations. More advanced features – such as capabilities for employers to report on their employees' benefit accounts, fund those accounts, and enroll employees online – are coming soon. Metavante is continually working to ensure that the WealthCare Portal is just as valuable for employers as it is for their employees.



Well-Informed



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