

Evolution Benefits

**Innovative Payment Services
for Consumer-Directed Benefits**




Evolutionary

“In the struggle for survival, the fittest win out at the expense of their rivals because they succeed in adapting themselves best to their environment.”

Charles Darwin
– *British naturalist
and author
(1809 - 1882)*

The health care and benefits landscape is constantly changing. As an industry innovator and thought leader, Evolution Benefits (EB) has consistently demonstrated the ability to anticipate and adapt to this dynamic environment, often before others have even recognized the need to respond.

Back when our competitors saw debit cards merely as vehicles for paying health care expenses from a benefits account, we envisioned dramatically reducing paperwork through the electronic substantiation of transactions. We were the first to build that ability into our card program. When other companies were satisfied with managing only one benefit account on a card at a time, we saw the need to manage multiple accounts on a single card with overlapping functions, and were the first to build that ability into our card program.



Benefits

As consumer-directed health care takes hold, we have kept the consumer in mind and have continually enhanced our technology to simplify access to complex benefit accounts. While some vendors have become distracted by their non-card services, our sole focus is ensuring that our card program is the best in the business.

Evolution Benefits not only continues to adapt to the evolving health care and benefits environment, but we also help to shape it in ways that support customers and cardholders. We are in regular conversations with the IRS to provide relief for regulations that are burdensome to administrators and consumers, and also work with legislators on bills that would enable more employees to take advantage of tax-favored accounts. These efforts are critical to customers' long-term success, given the regulatory requirements of this industry.

- **Thought leadership in the health care, employee benefits and regulatory environments**
- **Total focus on innovative card payment technology**
- **Maximum electronic substantiation capabilities to drive the minimum amount of paper**
- **Comprehensive marketing and sales support for increased revenue**
- **The best service and customer support in the industry**

The Principles



Proven auto-substantiation (AS) capabilities

We work for clients to achieve among the highest AS rates of all benefits cards – as high as 80% to 90%. Inventory Information Approval Systems (IIAS) are raising that rate even higher. We offer all the IRS-approved auto-substantiation methods and can complement the IIAS capability by providing an additional level of substantiation to ensure that the eligible expense is within the approved plan design.



Multi-account stacking capabilities

We pioneered multi-account cards in 2002. Our capabilities extend beyond core purse technology into data and financial program operations with multiple parties. We have extensive experience managing a wide variety of account combinations on a single card, including programs with shared eligible merchant category codes. Our system is highly flexible and can easily accommodate innovative plan designs.

More exciting card capabilities, better understanding and convenience for employees, plus eased administration for everyone – it's a combination no other benefits card company can match.

of Evolution



Customer service and performance

Making a card program easy to administer requires more than robust technology and operational capabilities. It involves responsiveness to issues, setting standards and measuring performance through focused analysis and reporting. We treat each client individually with a consultative approach to their unique business needs. Our ability to deliver solid, reliable performance for customers has consistently set us apart for the last six years.



Comprehensive marketing and sales support

Communication is key to making any benefit program successful. We make it easy to promote tax-favored benefit accounts with our card program by providing comprehensive tools for business-to-business sales, enrollment and cardholder communications, as well as a communications plan and consultation on how to use the materials effectively.

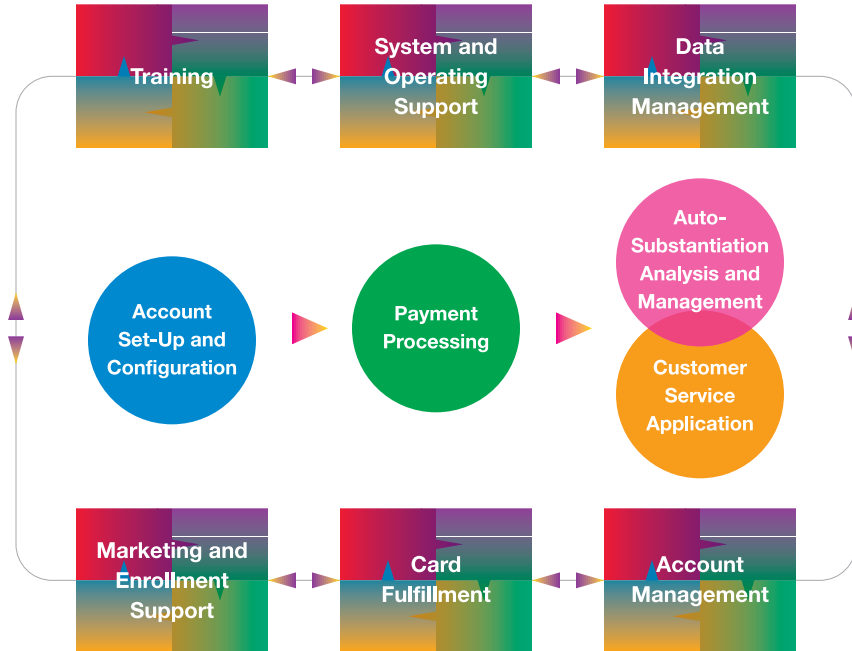
Enhancing your benefit administration services successfully with a consumer-friendly card requires:

- core system technology to make it easy to set up and maintain your clients' plans
- a processing platform that efficiently produces cards and manages the payment transactions
- a complete 360-degree transaction view in real time to respond to customer inquiries on the first call
- robust auto-substantiation technology at an 80% to 90% AS rate to minimize receipt follow-up.

You also need comprehensive training, marketing support and responsive customer service.

Our card program provides all of these capabilities and is the best choice to support your benefit strategies now and in the future.

More than just a Card...



“Evolution is not a force but a process.”

John Morley
– British statesman, author
and newspaper editor
(1838 - 1923)

a complete Card Program



“Our partnership with EB has produced excellent results for us. As the president of a woman-owned business, bottom line results and quality service are very important to Chard Snyder. The high auto-substantiation rates we’ve achieved have significantly reduced paperwork in our back office, and their account service is the most responsive we’ve ever experienced. We converted to EB’s card program from another card in 2007. In retrospect, we should have converted much sooner!”

Joy Snyder

President, Chard Snyder

“The Evolution Benefits card enables us to differentiate our Medicare Advantage services by providing a valuable benefit to our members. We have never worked with such an innovative and service-oriented team. They helped us develop the card product, which is now gaining significant traction in the Medicare Advantage market.”

John Randazzo

CEO, Touchstone Health Partnership



Evolution
Benefits –
Industry
Recognition





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Evolution Benefits, Inc. is the industry leader in electronic payment solutions for the employee benefits market. Our primary product, the Benny™ Prepaid Benefits Card, applies advanced payment and patented auto-substantiation technologies to health-related benefits accounts such as Flexible Spending Accounts, Health Reimbursement Arrangements, and Health Savings Accounts. Our auto-substantiation technologies were patented in 2007, and other patents are pending. We now power the programs of more than 200 administrative services organizations and cover thousands of employers, including over 100 of the nation's top-ranked Fortune and Forbes companies. For more information, visit www.EvolutionBenefits.com.

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