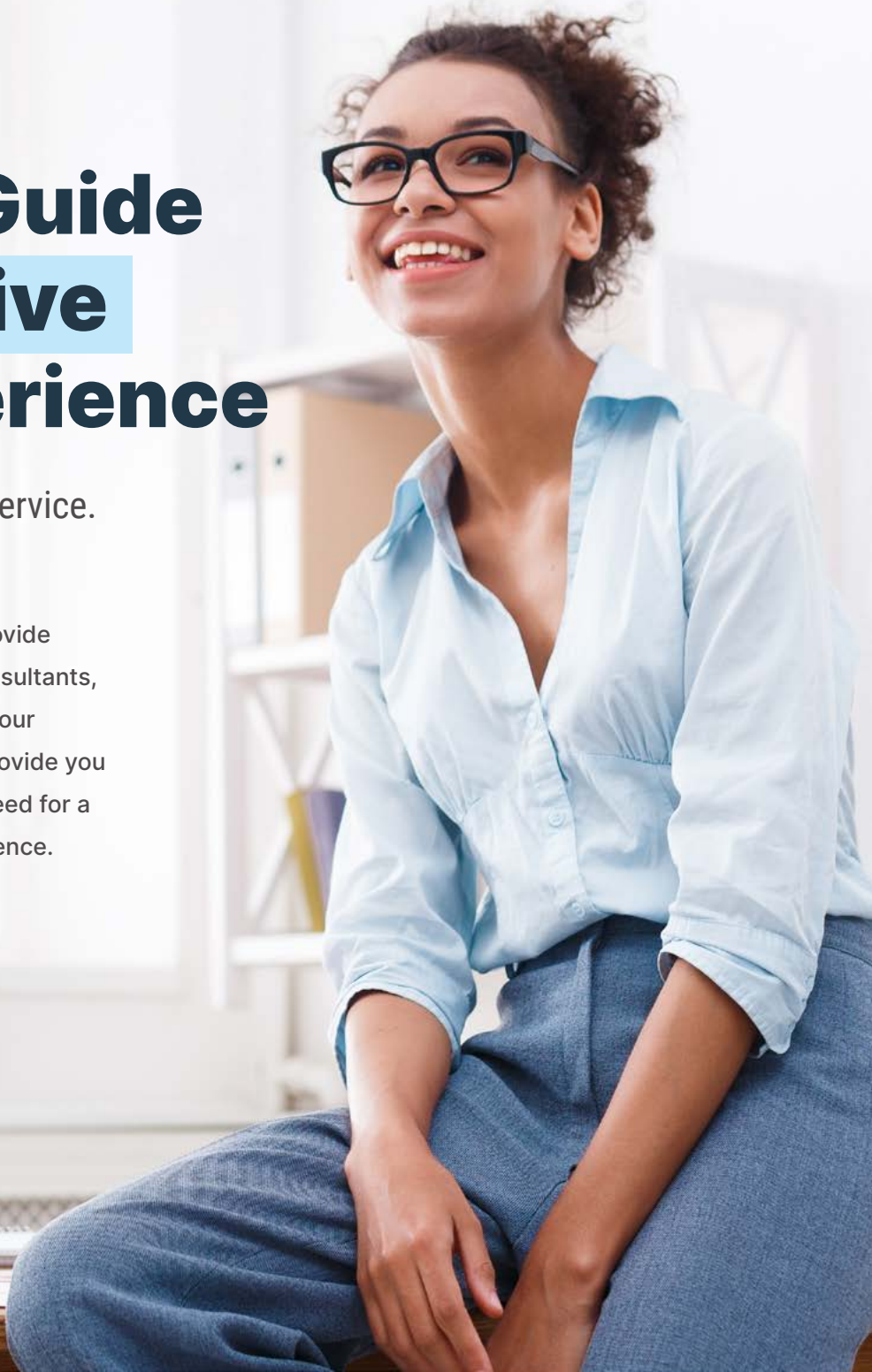
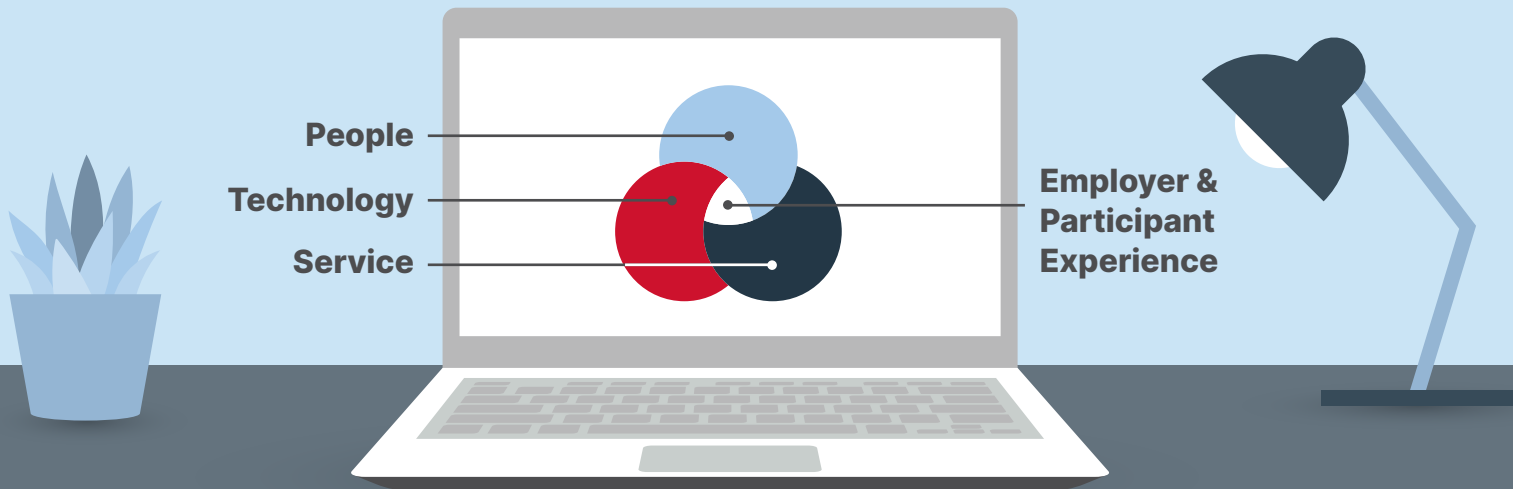


Ultimate Guide to a **Positive** User Experience

Our people. Our customer service.
And our technology.

We invest in these three areas to provide the best user experience for our consultants, clients, and participants. Learn how our customer service and technology provide you with the knowledge and tools you need for a positive benefits and COBRA experience.





When you're relied on to support healthcare and financial needs, a user-centric model is vital. That model requires a blended approach in which empathetic people, responsive customer service, and easy-to-use technology are not just available but also are working together to meet your needs before you know you have them. With all three of these elements included as a holistic approach, you're then able to create the personalized experience that resonates.

Our goal is to keep your employee benefits quiet and running smoothly so that you can focus on other aspects of your day-to-day. You can trust us to provide the support participants need to get the most out of their benefits. Our technology and emphasis on a simplified experience reduces employee questions. But when they have questions, we'll have the answers.

We encourage our clients and consultants to work alongside our experts, or at your own pace and at your own time, with solutions available when you need them. That's why we focus on our people, our service, and our technology to ensure everyone we serve has a positive user experience.

90%

Of our clients chose us because they're looking for a better service experience for themselves and their employees.

Products We Offer



HSA



FSA



HRA



LSA



**Commuter
Benefits**



COBRA



Direct Bill

LEAP



Your technology can have a wide-ranging and positive impact. However, simplicity is key. LEAP is our platform that puts your administrative needs at your fingertips, allowing HR teams to access data from multiple vendors, carriers, and HRIS partners. One login for LEAP is all you need.



The Perks

- Access both benefits and COBRA administration-level data with one set of login credentials.
- Customizable dashboard reporting and analytics to learn account trends.
- Administrative fee invoices and plan funding balances at your fingertips.
- Easy-to-complete non-discrimination testing to keep your plans compliant.
- Auto-renewal made easy with an intuitive setup and renewal wizard.
- Listening systems to collect feedback and identify future enhancements.



Easy Access to:

- A guided onboarding and renewal
- Plan trends and statistics
- Support from our experts
- A knowledgebase of articles, tutorials, and videos

The Numbers

3/4

of our clients have leveraged LEAP within the last year

95%

Benefits clients auto-renew

91%

of our clients renew with us year after year

Integrations

Integrations are in the background, but their effect on administration is felt. They save HR teams by syncing up benefits/COBRA administration with other systems these teams need. And they reduce errors because they allow employee information to be inputted just once. That data is then exchanged seamlessly across multiple systems.

The Perks



Improve data integrity



Create efficiencies and save time



Increase auto-approved claims

2021 technology enhancements led to a 32% reduction in overall file errors.

The Numbers

20,000+

integrations in place

350+

payroll/HRIS/benefits
administration partners

225+

insurance carrier partners

1/2

of our clients use some type of
file integration

WEX Benefits Debit Card



First and foremost, participants want the ability to easily spend their funds. Our benefits debit card puts all of their benefits on one card. It has intuitive technology that knows which plan to pull funds from. And there are no fees! Participants can obtain cards for their spouse and/or dependents over 18 years of age and easily report a lost/stolen card.

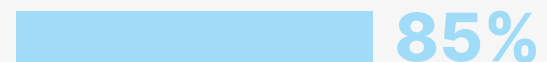
The Perks

- ✓ One debit card for all of their benefits with us.
- ✓ Built in auto-substantiation features, including recurring expenses, copays and IIAS technology to significantly decrease the need for EOBs or receipts.
- ✓ Access your benefits debit card through Apple Pay or Samsung Pay.
- ✓ No fees for additional or replacement cards.
- ✓ Debit card substantiation integrations available to increase auto-substantiation percentages on average 5-10%.

The Numbers



participant documents submitted via mobile or online.



average debit card transactions auto-substantiated through built in card features.



average, additional debit card transactions auto-substantiated (on top of the 85%) when adding an integration with health plan carriers.

Mobile Apps



More than 85 percent of Americans own a smartphone, and for those who have one, they're an essential part of their day-to-day lives. We can manage almost all aspects of our lives from the palms of our hands. Our Benefits Mobile App and COBRA Mobile App were built with that in mind, providing participants and COBRA members with a comprehensive ability to access funds and maintain coverage.



Benefits Mobile App Perks

- One mobile app for all their benefits with us.
- Comprehensive account access and management for HSA participants and investors.
- Invest, reallocate funds, view performance and trade all within the app.
- Eligible expense scanner to quickly determine eligibility of purchases.
- Ability to upload documentation using the phone's camera.
- Leverage artificial intelligence to scan an EOB and automatically file and substantiate claims.



COBRA Mobile App Perks

- Register as a new user and make initial elections compared to completing paper forms.
- Make a one-time payment or set up recurring payments to keep coverage active.
- View upcoming payments and review payment history.
- Review all of COBRA paperwork and communication history.

The Numbers

16

The average participant logged on to their mobile app 16 times in 2021

80%

Users preferred our Benefits Mobile App to the competition in a usability study

3

Our proactive approach to service has resulted in a decline in customer service support inquiries for the last 3 years, despite growth of participants

Participant Online Account

Like our mobile apps, our participant online account is another way to provide participants with access to their employee benefits needs. It's designed to be user-friendly and with a clean, easy-to-use interface so employees can log in, do what they need, and move on with their day.



The Perks

- One online account for all their benefits with us.
- Tools and educational resources to help them maximize their funds.
- Post-login alerts with important reminders and insight on their plans.
- Secure, live chat with our service team.
- Artificial intelligence support through a "Let's Chat" bot.
- Personalized HSA messaging based on how they use their account.
- Multiple ways for participants to provide feedback for future enhancements.



Easy Access to:

- View account balances
- File a claim with EOB Smart Scanner
- Forecast future savings with My HSA Planner
- Manage HSA investments
- Request repayment for expenses paid out of pocket
- Ask or find answers to questions
- Sign up for text alerts (for example, when a receipt is needed for a claim)

The Numbers

On average,

57%

of claims submitted manually are processed within 1 business day and 100% within 2 business days

94%

of consumers receive email or text alerts for electronic updates to their accounts

2.5M

views of knowledgebase articles, videos and tutorials (participants and clients)



WEX (NYSE: WEX) is a leading financial technology service provider.

We provide payment solutions to businesses of all sizes across a wide spectrum of sectors, including fleet, corporate payments, travel and health. WEX has offices in 14 countries and employs approximately 5,200 associates around the world. Learn more at LinkedIn, Facebook, Instagram, Twitter, and our corporate blog.

For more information, visit www.wexinc.com

