



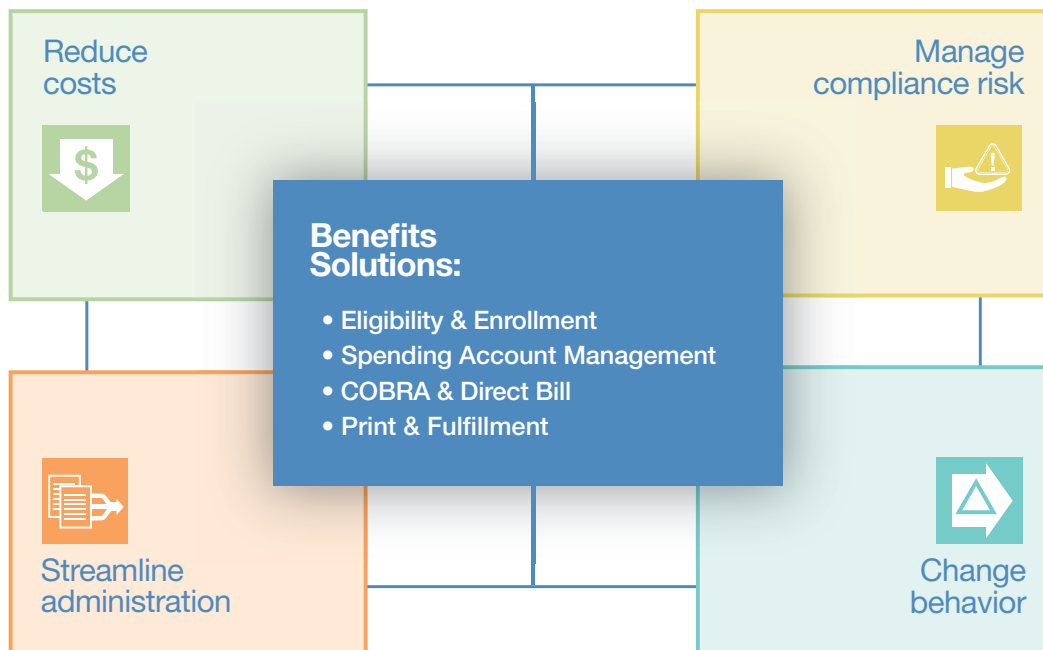
Benefits Administration

Reduce costs
Streamline administration
Manage compliance risks
Change behavior



Your needs are unique. So is our point of view.

Our focused expertise and longtime experience give us a unique perspective on benefits administration. SHPS is a powerful extension of your benefits department.



Our solutions, knowledge, and experience help clients streamline administrative operations, reduce costs and stay in regulatory compliance.



The SHPS Difference

Your knowledge partner

As benefits administration grows increasingly complex, you want more than a vendor. You want a partner with proven expertise in executing new programs, creating strategy, solving problems, and preparing for legislation on the horizon. We are proud that world-class companies count on us for guidance and our total perspective on benefits.

Complexities are our specialty

Whether you're a large or mid-size company, it's nice to know that SHPS has implemented programs in some of the largest, most respected companies in the country. Clients use words like "meticulous" and "rigorous" to describe our attention to detail. You'll find that our responsive customer service team is satisfied with nothing less than strictly accurate, compliant, and timely service.

Extraordinary participant care

We never miss a chance to make life easier for your employees. We offer resources that are user-friendly. Our responsive call center professionals are hired and trained specifically to resolve issues completely the first time, always with a sense of urgency and respect. We seize every opportunity to provide administrative support and ease the lives of all who are touched by our services.

SHPS Benefits Administration is a suite of solutions that lets you create a simplified participant experience, consolidate vendors and implement programs that optimize benefits spending. We can configure your program to easily offer financial incentives and execute other benefits initiatives.

SHPS Spending Accounts

SHPS provides employers, government agencies and other plan sponsors with rigorously accurate, user-friendly spending account administration that's backed by remarkable service and focused expertise.

Spending accounts that are easy, strategic

Almost 1 million people employed by our clients enjoy the ease and tax advantages of SHPS Spending Accounts. With more than 20 years experience, we are recognized as an industry leader, continually adding innovations that make it convenient for participants to set aside money on a tax-advantaged basis for qualified expenses.

SHPS offers the following spending accounts:

- Health Flexible Spending Account
- Dependent Care Flexible Spending Account
- Health Reimbursement Arrangement
- Health Savings Account
- Commuter Spending Account



Debit cards, marketed under the Carewise Health brand name, make it convenient for participants to access funds, even from multiple spending accounts.

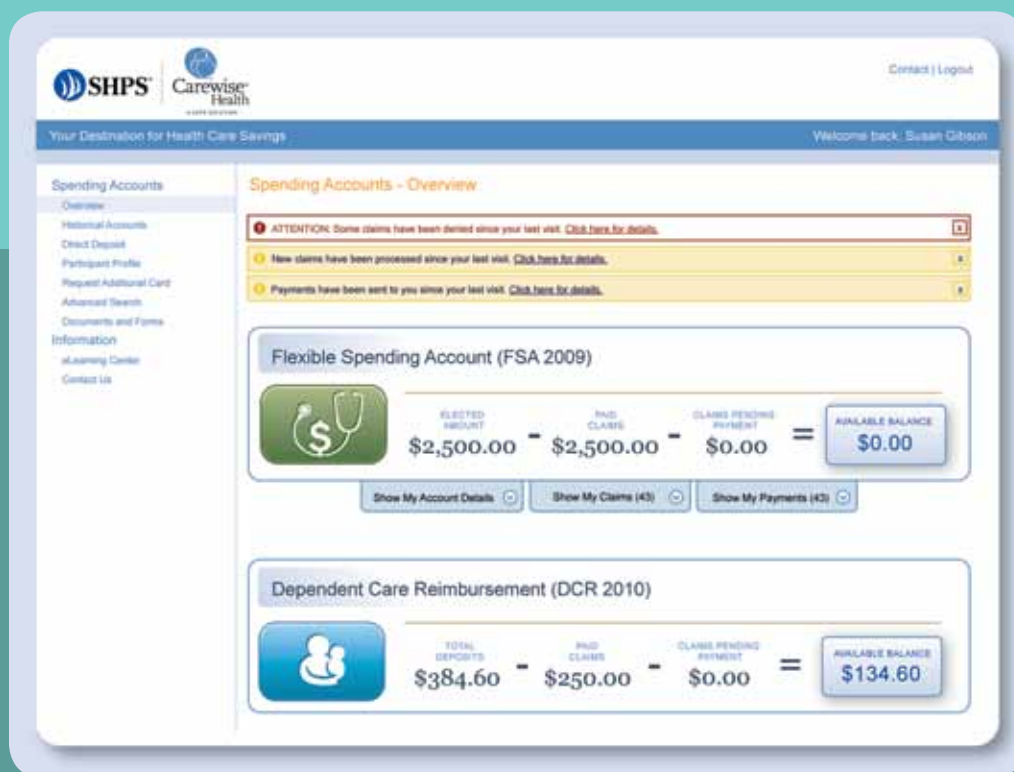
SHPS Spending Accounts feature powerful advantages, including:

- Participant-friendly services—such as rapid claims processing, daily reimbursement, direct deposit, and online account management tools—that simplify their experience
- Employer-friendly services—such as a rules-based decision engine that automates reviews and coordinates claims processing from multiple carriers—that make administration more efficient
- Customized plan designs to accommodate a wide range of employer plan preferences
- Communications to help you boost employee participation

SHPS knows employee health

Spending accounts from SHPS can reinforce your healthcare strategy. For example, you may make a contribution to employees' spending accounts to encourage certain behaviors—such as completing a smoking cessation program. Cash-based incentives are a proven best practice to change health behaviors. When the incentive is a spending account contribution, you can be sure the money further reinforces healthy behaviors and encourages personal responsibility for good health.

Spending Account Participant Website



When creating our spending account website, we talked to countless participants—and gave them exactly what they wanted. With this simple but robust site, they can track their transactions, view account balances and receive activity notices. Important updates appear immediately, and each alert links directly to the information needed. The engaging graphics and intuitive operation make the experience hassle-free.



To make it easy for employers, our communications tool kit helps increase enrollment with user-friendly resources.

Additional Benefits Solutions from SHPS

COBRA & Direct Bill

Backed by more than 20 years of experience, SHPS excels in managing large volumes of complex transactions while complying with Federal- and state-mandated regulations. We manage every aspect of COBRA and direct bill administration, including enrollment, invoicing, payment collections, participant support, and communications.

Our automated processes and technology save employers hundreds of dollars in claims liability per participant each year by enforcing eligibility and payment due dates, eliminating errors and reducing continuation coverage periods. Thus, SHPS' COBRA coverage periods are two months less than the national average.

SHPS COBRA & Direct Bill services are designed to integrate with SHPS Eligibility & Enrollment, further reducing the administrative burden for the human resources staff.

Eligibility & Enrollment

Whether you have a simple plan design or a complex array of plan choices and carriers, SHPS provides reliable, accurate eligibility and enrollment services during annual enrollment and throughout the year.

SHPS Eligibility & Enrollment delivers:

- Self-service website for employers, employees, dependents, and benefit providers
- Decision-support tools that enable employees to analyze their healthcare spending and compare health plans
- Effective communication materials to keep employees informed, maintain compliance, and maximize participation
- U.S.-based contact center with professionals trained to support your particular plan design
- Fast implementation with strict quality control



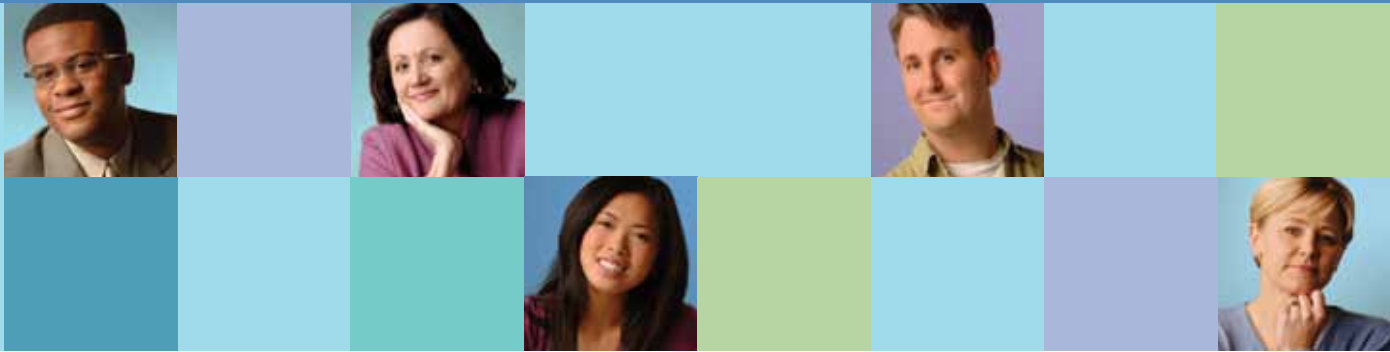
SHPS offers a full suite of proven services that makes benefits administration easier for employers and more engaging for employees.

Print & Fulfillment

SHPS Print & Fulfillment services help organizations distribute high-end, personalized content to employees and other beneficiaries through multiple channels, including print, web, e-mail and fax. SHPS is one of the largest print-on-demand publishing facilities in the U.S., offering:

- High-quality, sophisticated color printing in the exact quantities you need
- Precise and personal mass mailings at a fraction of the cost of traditional color printing
- Distribution and warehousing that protect the privacy of sensitive personal health information





SHPS, Inc., delivers benefits administration services with a drive for excellent employer service and extraordinary participant care. SHPS seizes every opportunity to relieve employers of administrative burdens and ease the lives of all who are touched by our services.

