



# Benefit Account Proposal

Effingham County

Aaron Dwyer  
Regional Sales Director

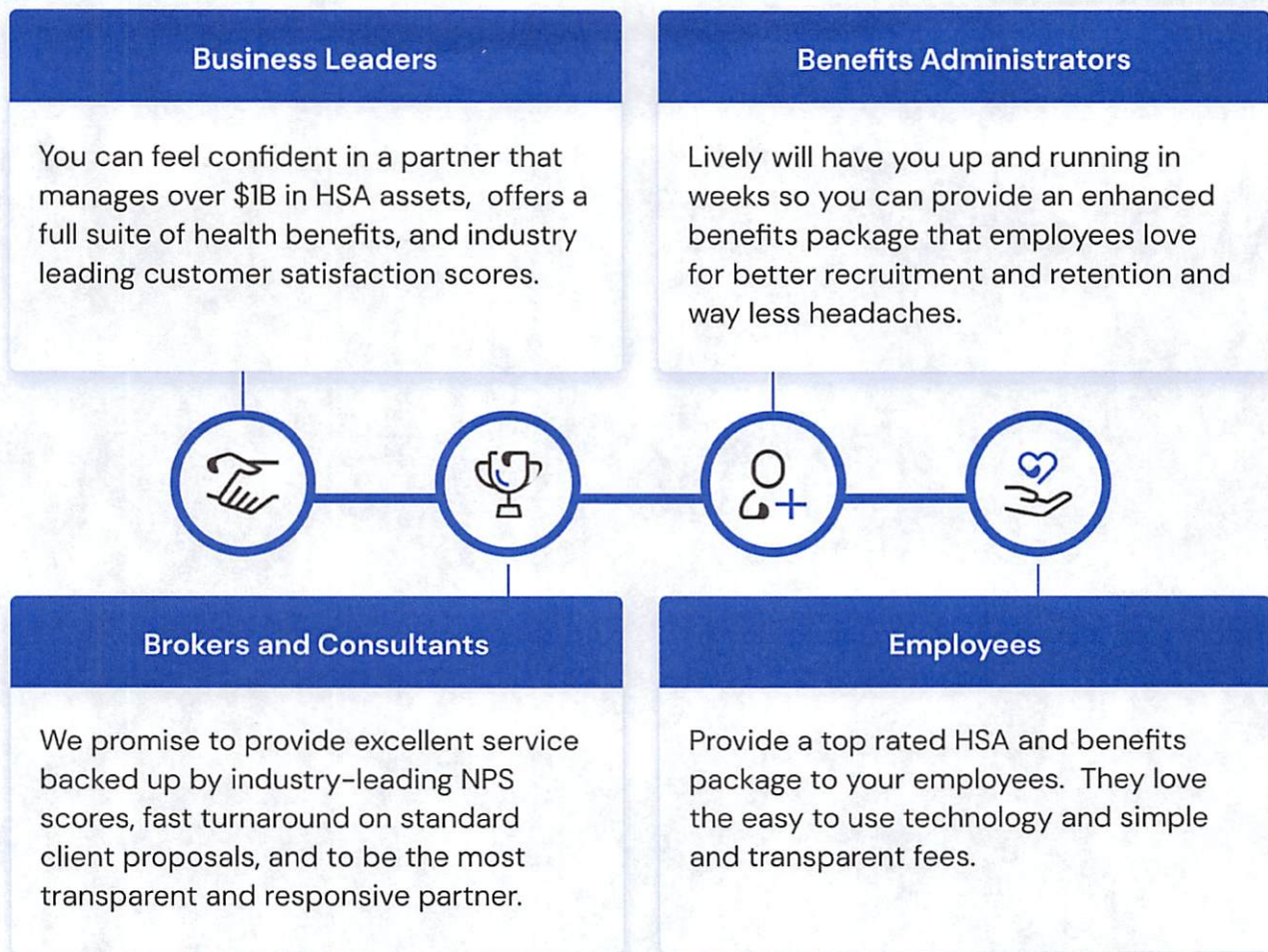


# Why Lively

Lively is the health benefits platform that works the first time, every time. Our user experiences are thoughtfully designed to make benefits easy for employees, business leaders, benefits administrators, and brokers and consultants.

Combining exceptional 360 customer support, user-friendly technology built for the needs of today, and user education with a proven record of driving adoption—Lively is the best choice for a modern benefits provider.

- ✓ Customer satisfaction is more than 3 times higher than the industry average
- ✓ Rated 'Excellent' by over 600+ reviews on Trustpilot
- ✓ Over 98% of new Lively clients stay with Lively



## Benefit solutions available

 <p><b>Health Savings Account</b></p> <p>Save, spend, and invest with a top-rated HSA for long and short term health savings.</p>	 <p><b>Lifestyle &amp; Wellness</b></p> <p>Support the whole employee with Lifestyle Spending Accounts (in high-demand) and a Medical Travel Account.</p>
 <p><b>Pre-Tax Health Reimbursement Accounts</b></p> <p>Offset rising healthcare costs with Flexible Spending Accounts (FSAs) or Health Reimbursement Arrangements (HRAs).</p>	 <p><b>Continuation of Health Coverage</b></p> <p>Keep transitions simple and compliant with COBRA &amp; Direct Bill.</p>

## The Lively Difference

The Lively experience is thoughtfully designed to help employers drive value through their benefits package and invest in their people in a meaningful way.

### Technology built for today

Our proprietary technology is powerful and dependable. Leave clunky systems behind and enjoy a streamlined, intuitive experience that puts you in control. And we are always innovating to better meet your needs.

### Exceptional 360 support

Access to knowledgeable and engaged support can make all the difference. We match employers with the right customer success team to guide them through set up and beyond. And employees can easily get in touch with experts who always go the extra mile.

### Robust education and resources

Offering benefits is only the start. We take the burden off of employers by continuously engaging employees with a wide range of content and tools that help them understand the value of each benefit and how to use them to best meet their needs.



# Pricing Overview

CATEGORY	COST		DETAILS
HSA Administration Fee (per participant per month)	\$0.00		Covers all administration of the HSA program. The optional Integrated Enrollment Platform Fee will be added, if selected.
Dependent Care FSA Administration Fee (per participant per month)	\$2.95		Includes monthly reporting, online dashboard, smart debit card adjudication, and ongoing customer support. The optional 'Integrated Enrollment Platform Fee' will be added to this fee, if selected. There is only one FSA cost when multiple FSAs are selected
General Purpose FSA Administration Fee (per participant per month)	\$2.95		Includes monthly reporting, online dashboard, smart debit card adjudication, and ongoing customer support. The optional 'Integrated Enrollment Platform Fee' will be added to this fee, if selected. There is only one FSA cost when multiple FSAs are selected
Implementation Fee	\$0.00		One-time implementation fee.
Monthly Minimum Fee	\$200.00		Minimum monthly fee for customers utilizing Lively services.

# Overview of Lively Benefit Solutions

## Lively Health Savings Account

1 in 2

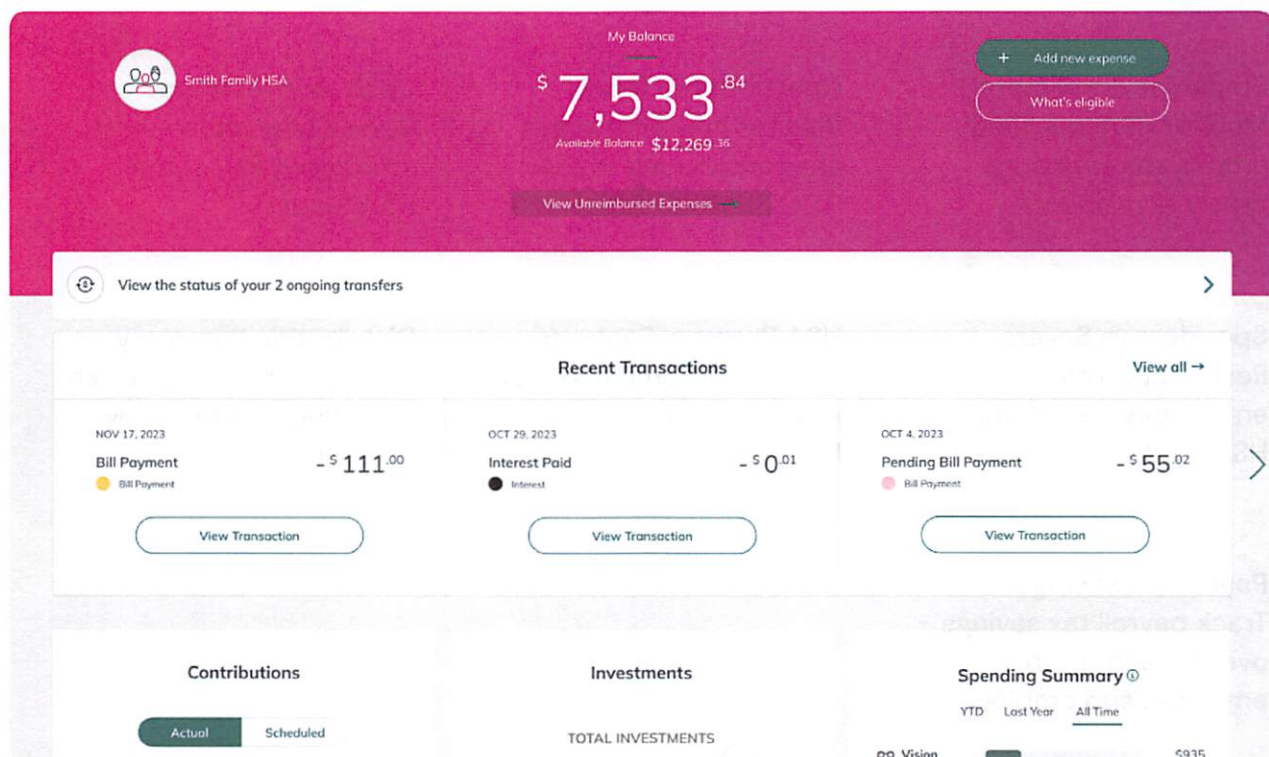
Americans  
skipped medical  
care due to cost<sup>1</sup>

<sup>1</sup> Lively. "2021 Wellness and Wealth Report. May 2021."

With healthcare costs continuing to increase, many employers are adopting high deductible plans (HDHPs) to help offset costs. As a result, the rising popularity of Health Savings Accounts (HSAs) should come as no surprise.

HSAs are powerful healthcare tools designed to be used alongside HDHPs. Their unique triple-tax advantages make them a smart savings vehicle for the healthcare needs of today and tomorrow.

## The Lively HSA Experience



Lively HSA is thoughtfully designed at every step to help alleviate administrative burdens and elevate the experience for employers and employees:

## Overview of Lively Benefit Solutions

### Intuitive dashboards

It's always easy to review account status and actions needed at a glance, even on the go with our highly-rated native mobile apps.

### Robust investments

Account holders can invest their funds through low-cost solutions from Charles Schwab and Devenir, with no cash minimum requirement.

### Support within reach

Our exceptional team of HSA experts actively engages with employees, and employers have access to our Customer Success team.

### Ongoing education

Lively regularly communicates timely information throughout the year to help employees make the most of their health benefits.

## HSA Features

### On Demand Reporting

Lively reporting brings clarity to employers. By understanding how employees engage with benefits, employers can make informed decisions about payroll and benefits strategy. Employers can access all reports right from their Lively dashboards.

#### Employee Enrollment

Monitor HSA-qualified employees to ensure timely enrollment.

#### Contribution details

Monitor how employees are contributing to their HSAs.

#### Cash vs Investment

Review how often employees invest their HSA funds.

#### Spenders vs Savers

Review how often employees spend their HSA funds.

#### HSA Program Features

Review how employees are engaging with account features.

#### Distribution Summary

Review how employees are spending HSA funds by category.

#### Payroll tax savings

Track payroll tax savings over time for both employer and employees.



## Overview of Lively Benefit Solutions

### Investing HSA funds

Tax-free investing is one of the most valuable benefits of owning an HSA. Lively offers access to two investment solutions to help employees make their money go further.

#### HSA Guided Portfolio (Devenir)

Get personalized guidance for how to design your portfolio, based on your risk preference and investment goals.

#### Schwab Health Savings Brokerage Account (Charles Schwab)

Take control and choose from a wide range of funds to design your ideal portfolio.

## Invest your HSA, your way.

Make your money go further by investing your HSA funds tax-free. Our integrated solutions give you the flexibility to align your portfolio with your financial goals, whether you are a seasoned investor or just getting started.



### HSA Guided Portfolio

by  **DEVENIR**

Get personalized guidance for how to design your portfolio, based on your risk preference and investment goals.

[Get started](#)

- ✓ Preferred by investors who want a low-effort solution.
- ✓ Curated menu of highly-rated, low-cost **funds** across diverse asset classes and life stages
- ✓ Automated rebalancing helps keep portfolio on track over time

Lively charges a 0.50% annual management fee. No cash minimum

### Schwab Health Savings Brokerage Account

by 

Take control and choose from a wide range of funds to design your ideal portfolio.

[Get started](#)

- ✓ Preferred by investors who want to hand-pick their funds.
- ✓ Access to a wide range of individual stocks, bonds, CDs, ETFs and mutual funds.
- ✓ Enjoy \$0 commissions for online trading of US exchange-list stocks (Other investment **fees** may apply)

## Overview of Lively Benefit Solutions

Regardless of what an employee's investment strategy is, they have easy access to industry-leading solutions to help them design their ideal portfolio and build toward their financial goals.



### Personalized investment options

Employees can choose to invest their HSA funds the way that is right for them, whether they prefer a low-effort guided solution or prefer to hand-pick their investments.



### Choice of first dollar investing<sup>1</sup>

Employees have the option to start investing their HSA funds as soon as possible with both solutions. They are in control and can set up their accounts to align with their investment strategy.



### Automated transfers

Employees can set either recurring or sweep transfers from their Lively HSAs to their investment accounts making it effortless for them to make the most of their tax-free savings.

<sup>1</sup> Schwab investment option allows first-dollar investments with no restrictions after a \$24 annual fee from Lively.

## Health plan claims integration

### Claim Sync

Lively's claims integration feature, Claim Sync, works by securely connecting employees' health insurance plan claims to a centralized dashboard in their Lively HSA, so they can easily track, organize, and reimburse claims. Claim Sync is compatible with 95% of insurance plans used by all insured employees across the U.S. — so employers can rest assured that there will be continuity in the employee benefits experience.

Employees can choose to take advantage of Lively's claims integration feature and enjoy:

#### Faster, automated reimbursements.

Most of the reimbursement form is pre-filled with the claim information, reducing manual processing time.

#### Built-in organization to stay on top of claims.

Claim Sync's easy-to-use dashboard automatically populates and categorizes new claims for reimbursement.

#### A holistic view of their healthcare spending.

Powerful HSA tools allow employees to manage spending and progress toward their financial goals.



## Easily identify eligible expenses

### Expense Scout

Given all the ways account holders can make monetary transactions now, it might be easy to miss opportunities for reimbursement on HSA-eligible expenses. Lively HSA makes it easy to identify eligible expenses.



Account holder securely links external accounts to be reviewed



Expense Scout automatically identifies potential eligible expenses



Account holder reviews each expense and rejects or submits for reimbursement in just a few clicks

AUG 21, 2019	<b>Safeway</b> Pharmacy	\$43.28		Reimburse	×
AUG 21, 2019	<b>Webster Orthopedic</b> Rehabilitation	\$70.00		Reimburse	×
AUG 21, 2019	<b>John Muir Health UCSF Health...</b> Hospital	\$50.00		Reimburse	×
AUG 21, 2019	<b>Office of Simarjit Singh, DDS</b> Dentist	\$50.00		Reimburse	×

Lively lightens the burden of employer HSA administration by automating tedious tasks and bringing transparency to a complex ecosystem.

# Lively Flexible Spending Accounts

## Elevate the traditional FSA experience

Limited support and education from traditional FSA providers result in administrative burdens and forfeited funds for employees. At Lively, we design our FSA experience to help each account reach its maximum potential and simplify FSA administration.

### FSA offerings

#### General Purpose FSA

Covers eligible medical, dental, and vision expenses that may not be covered by health insurance.

#### Limited Purpose FSA

Covers eligible vision, dental and select preventative services not covered by health insurance.

#### Dependent Care FSA

Covers care expenses for children up to age 13 and older or disabled adults claimed as federal tax dependents.

## Lively FSA features



Multiple employee enrollment options via the Lively dashboard, a file upload, or a benefits platform integration.



Robust, on-demand reports in the Lively dashboard to help employers make informed decisions.



Flexible plan-end extensions with options to offer carryovers, grace periods, or runout periods.



Smart payroll logic that automatically calculates deductions, ensuring accurate account balances and taking the manual burden off of admins.



Debit card payment option for account holders to access funds using a Lively card on the go.





# How Lively Helps Benefits Administrators

Lively simplifies benefit administration to save you time and money. Our platform has been designed to be intuitive and easy to use, and pairs it with unparalleled customer support for you and your employees.

## Unrivalled customer service

Our commitment to customers and account holders is to go the extra mile. In an industry dominated by fee schedules and hidden penalties, we are taking aim at the status quo by providing exceptional customer service.

### Dedicated support for administrators

Each employer is assigned a Customer Success Team that guides them through implementation and proactively engages with them throughout the year.

### One agent per issue

No bouncing around call centers when account holders need help. Lively solves 93% of customer inquiries in one interaction.

### Customer ratings 3x higher

Customer satisfaction is more than 3 times higher than the industry average.

### Short response times

Even during busy seasons, we get things done. During open enrollment, the average call waiting time was only 26 seconds.

### Effective IVR system

Our IVR is thoughtfully architected to meet common needs. During open enrollment, 28% of calls were resolved by IVR.

### Positive CSAT ratings

Employees walk away from interactions our team feeling good. Over 92% report a positive experience after dealing with an issue.

### Searchable support center

Our support center articles are comprehensive and easy to access in the support center.

### Onsite and available

Our team is available by live chat or phone, 6am – 6pm PT, Mon-Fri excluding federal holidays. And anytime by email.

## Fast Onboarding

### Get up and running in weeks

Lively's modern benefits platform is 100% paperless. And because it's built on our proprietary technology, we are able to seamlessly integrate in a fraction of the time it takes traditional providers. From account sign up and program design, to account finalization and first funding, we get your benefit program ready to go in weeks, not months.

\*Timelines will vary depending on the size of the employer and additional time for any third party integrations.

Our onboarding process provides employers with the information and tools they need to design and administer their benefit programs. A dedicated Customer Success (CS) team provides support and guidance every step of the way.



## Third-party Integration Capabilities

### Managing enrollment and contribution data

Lively is committed to simplifying administrative tasks—and we know how much managing employee enrollment and contributions information through your preferred provider matters.

That's why regardless of your size, Lively integration capabilities are designed to be easy to set-up, fund, and manage through the plan year. Plus, a responsive team of industry experts are here to help you every step of the way, from consulting on the integration that works best to supporting any changes that may occur throughout the plan.

#### Easy to set up

During the onboarding process with Lively, Lively Customer Success Managers work hand-in-hand with your client and their preferred provider to set up the integration.

#### Easy to manage

Once the integration is set up, clients will be able to manage their enrollment and contribution data for Lively benefits right from their preferred provider.

#### Extensive list of supported providers

With partnerships with over 25 providers, Lively can integrate with a long list of providers to transfer enrollment and/or contribution data.

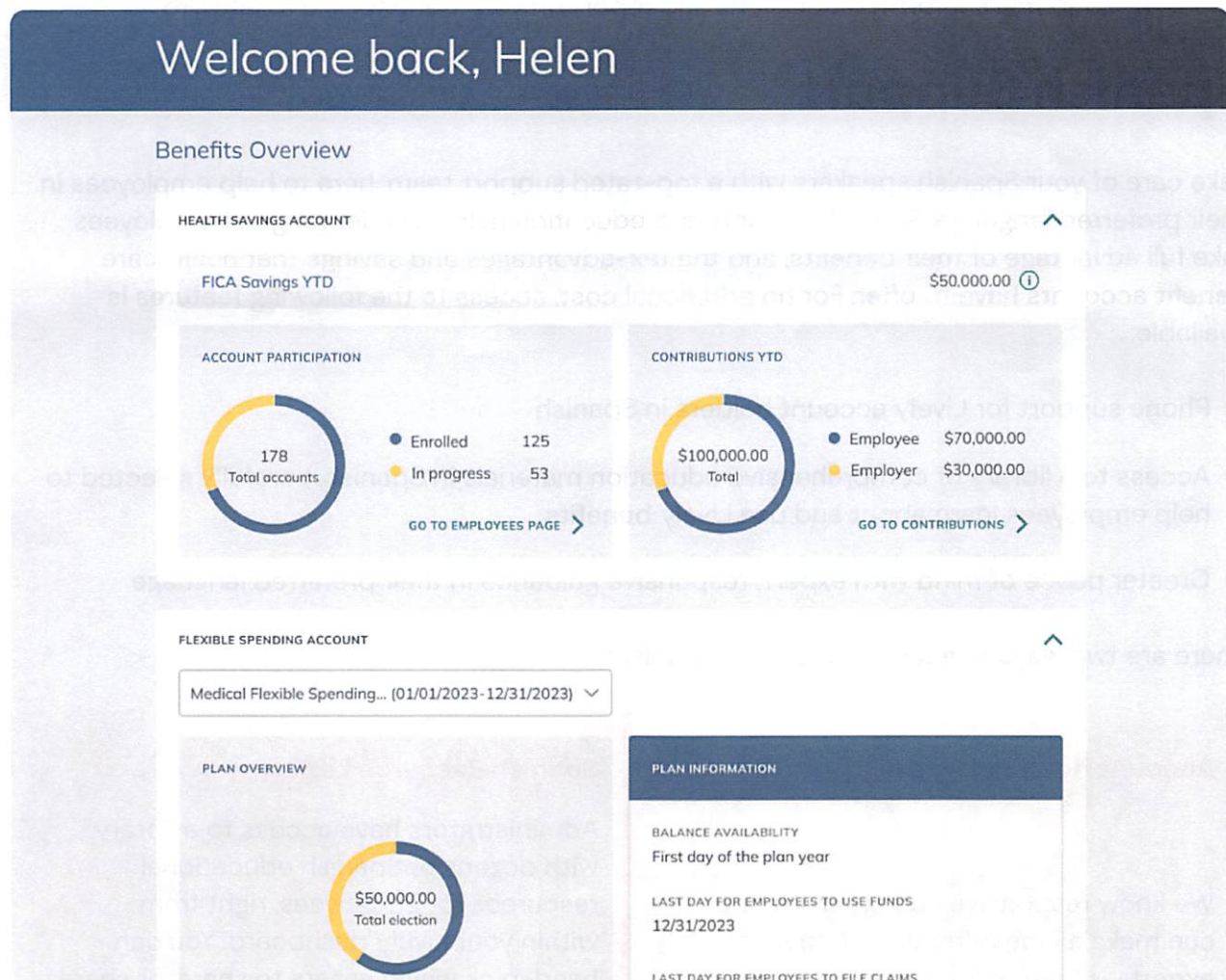


There are options suited for any business size. For small businesses, we recommend working directly in your Lively admin dashboard to manage employees and their contributions. You can make and manage scheduled contributions manually, or set up automatic settings to set it and forget it.

# Benefit Administration

## Designed to make managing benefits feel hassle-free

Traditional benefits administration often takes up time you don't have. The Lively platform is simple to use and reduces your benefit administrative burden.



## Key features of the Lively platform

When working with traditional benefits providers, managing benefits often means clunky interfaces with limited capabilities for benefit administrators. With Lively, our platform will become your go-to place to simplify core Lively administration tasks and do more with less.

## How Lively Helps Benefits Administrators



Main dashboard made to eliminate the guesswork. Know exactly what's happening with your benefit programs with all the important details in one snapshot view.



Easy to adopt with an interface designed for simplicity. Lively technology is carefully designed to be easy-to-use and adopt, even for the least tech savvy among us.



Automated notices help you stay on top of the day-to-day. Keep up with the latest with helpful notifications and reminders, prompting you to take action at just the right time.



Comprehensive reports that allow you to export important program details. From enrollment to contributions status, the Lively platform provides the information you need to make informed decisions and report on your benefits like a data pro.

## Spanish Support

Take care of your Spanish speakers with a top-rated support team, here to help employees in their preferred language. Spanish support and education helps a wider range of employees take full advantage of their benefits, and the tax-advantages and savings that healthcare benefit accounts have to offer. For no additional cost, access to the following features is available:

- ✓ Phone support for Lively account holders in Spanish
- ✓ Access to a library of comprehensive education materials in Spanish, carefully selected to help employees learn about and use Lively benefits
- ✓ Greater peace of mind with expert, responsive guidance in their preferred language

There are two ways to access support in Spanish:

### Account Holder Phone Support

We know responsive customer service can make all the difference. A team of experts is here to help employees when they call 1 (888) 576-4837, Monday-Friday between 6am to 6pm PT.

### Spanish Resource Library

Administrators have access to a library with dozens of Spanish educational resources for employees, right from within your Lively dashboard. You can hand-pick which assets to share, or share the link directly with employees so they can self-serve at any time.



# How Lively Helps Your Employees

With Lively, account holders experience employee benefits differently. We carefully build Lively benefits to be easy to use and understand, so that employees can make the most out of their healthcare and wellness dollars. From an intuitive account platform to leading customer service and education, Lively helps account holders maximize their benefits like a pro.

## Easy Claims Management

Getting reimbursed for eligible expenses is hassle free with Lively. If employees pay for an eligible expense with a personal credit card or in cash, they can reimburse themselves from their Lively account by submitting a claim through the Lively dashboard.

And it's all easy to do. Lively makes the claims process simple, guiding you with helpful instructions at every turn and is completed in just 4 steps:

**1**

Login to their Lively account online.

**2**

Submit a claim and upload a receipt.

**3**

Wait for reimbursement approval.

**4**

Once it's approved, it's done!

## Lively statistics for reimbursement accounts

Lively takes our account holder's experience with reimbursements seriously and it shows.

Claims Review Turnaround Time	99% of claims are reviewed within 2 business days.
Claims Rejection Rate	Less than 1% of all claims are rejected.
Claims Approval Rate	Over 90% of all claims are approved.
First-Touch Approval Rate	90% of claims are approved on the first review.

# Lively Debit Cards

The Lively HSA and VISA® Benefit Access debit cards allow employees to easily access funds anytime, anywhere. It provides a convenient way to access tax-advantaged funds, and save on eligible healthcare and dependent expenses.

With a Lively debit card, employees can tap into a versatile bundle of employee benefit accounts available to them, including Lively HSA, FSA Suite, and Standard HRA.

## Lively Benefit Access debit card

Help employees make the most of their benefits package with one stacked card for Lively's HSA, FSA suite, Standard HRA, and Commuter offerings.

## Lively HSA debit card

Tax-free spending on eligible healthcare expenses at the point of sale.

\*Separate HSA card available upon request

## Debit card features

The Lively debit card experience is designed to optimize employee benefit usage at each touch point:



### Personalized guidance:

Account holders can expect best practices and tips when they first receive their HSA or Benefit Access cards, delivered right to their inbox.



### Built-in organization for receipts:

Upload and organize receipts for debit card transactions on a digital platform.



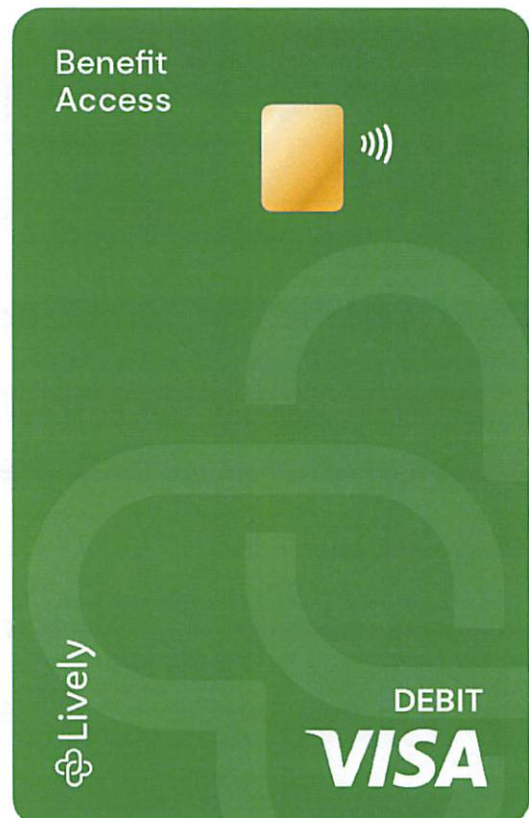
### Centralized dashboard with key information:

Visibility into all debit card purchases and other transactions on the Lively dashboard for a holistic view of account activity.



### Enhanced security:

Account holders can lock their debit card directly from the dashboard if they've temporarily misplaced it, or block the card entirely to prevent any further transactions.





# Lively Mobile App

'Lively Benefits' is our 5 star rated mobile app that brings the simplicity and user experiences of the Lively platform to mobile devices. Employees can easily manage their Lively benefits from anywhere through a leading easy-to-use interface, even for the least tech savvy among us.

## Mobile app features



**Single view of what's important:** Designed to tell employees exactly what they need to know to make the most out of Lively benefits and take timely action.



**Manage accounts on the move:** Track account balance, access transactions history, manage Lively debit cards, and more.



**Initiate claims and verify purchases:** A paperless, easy claims verification process that guides employees with clear instructions at every step.



**Check what's eligible:** Access the list of qualified expenses directly through the app. Our comprehensive list is always up-to-date and easy to access on-the-go.



**Keeps account data safe:** Login security measures such as 2FA and biometric credentials keep accounts safe from unauthorized users



**Trust that your data is safe and secure**



Login security measures such as Two-Factor Authentication (2FA) and biometric credentials keep your account safe from unauthorized users.