

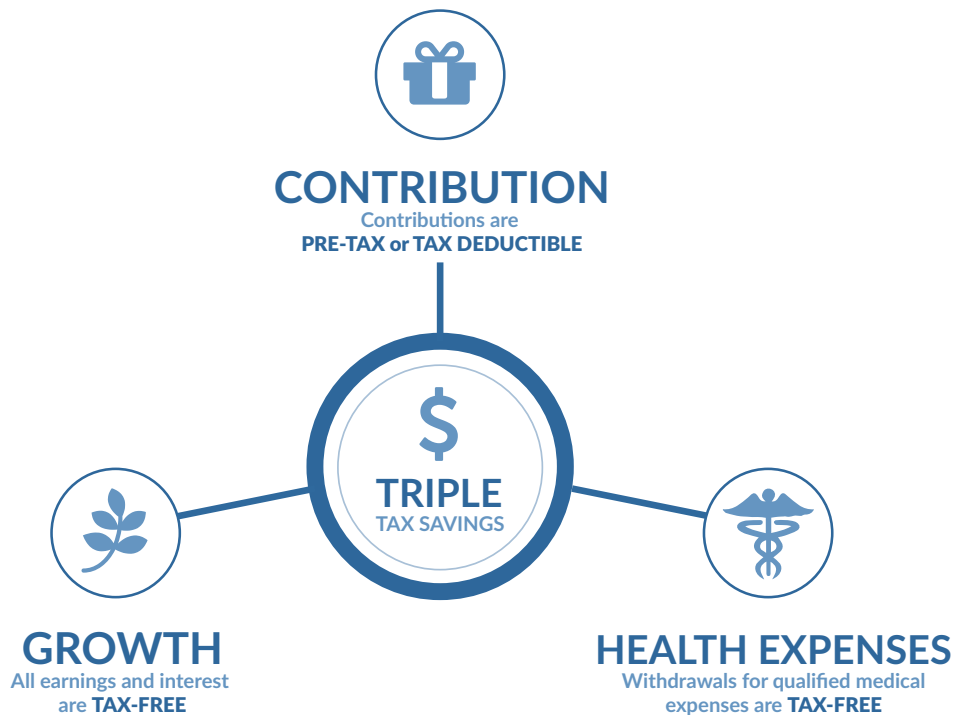
## One Solution for all Pretax Benefits

### Simplify Administration and Access

Choosing Flores as your HSA administrator will allow you to simplify your administrative processes for all pretax benefit accounts and COBRA. Imagine the efficiency improvements you would gain from having one Account Manager, one Employer portal, and one partner to send data to for all pretax benefits. Your participants could conveniently access their benefits from the same Flores Benefits Card, website, and mobile app.

### Achieve Independence from your Insurance Carrier

With Flores your HSA is independent from your health plan, which gives you greater flexibility to make changes to your health plan without disrupting your HSA processes and participants.



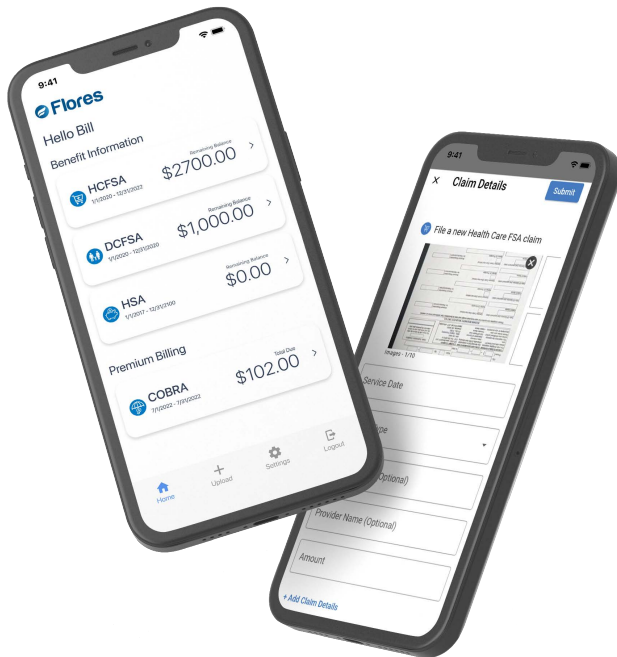
### Maximize Employee Savings and Investment

Having the ability to personalize your investment journey to fit your unique needs and experience level is important, which is why the WealthCare Saver investment solution allows participants to choose from three different investment models – Managed, Self-Directed and a first-of-its-kind Brokerage option. Statements are delivered electronically.

## Access Data from One Source

### Flores247.com & Mobile Features:

- Single sign-on to manage HSA, FSA, HRA, and CBA
- View balances
- View transaction history
- Upload receipts for FSA and HRA transactions
- Request distributions and reimbursements
- Online bill payment options
- Fund HSA
- Integrated investments
- Access to education and planning tools
- Replace debit cards
- Manage communications & alerts
- Online statements & tax reports
- Contact Administrator



Download Flores Mobile today



### EMPLOYER PORTAL FEATURES

|  |                                     |
|--|-------------------------------------|
|  | Profile Based Access                |
|  | Mid-year Enrollment                 |
|  | Eligibility Management              |
|  | View & Manage Payroll Contributions |
|  | Fund Member HSA Accounts            |
|  | Reporting                           |
|  | Bank Account Reconciliation         |
|  | HIPAA compliance                    |
|  | Card Management                     |
|  | Contact Administrator               |
|  | View Account Settings               |

### Fully Integrated Custodial Partnerships

Flores has a fully integrated HSA custodian to hold HSA assets and provide the investment platform silently in the background, while Flores provides HSA administration and customer services directly to the employer and their employees. Employees are able to access their Flores WealthCare HSA information seamlessly through Flores247.com and the Flores Mobile application.