



REDUCE HEALTH CARE COSTS AND MAINTAIN ESSENTIAL EMPLOYEE BENEFITS.

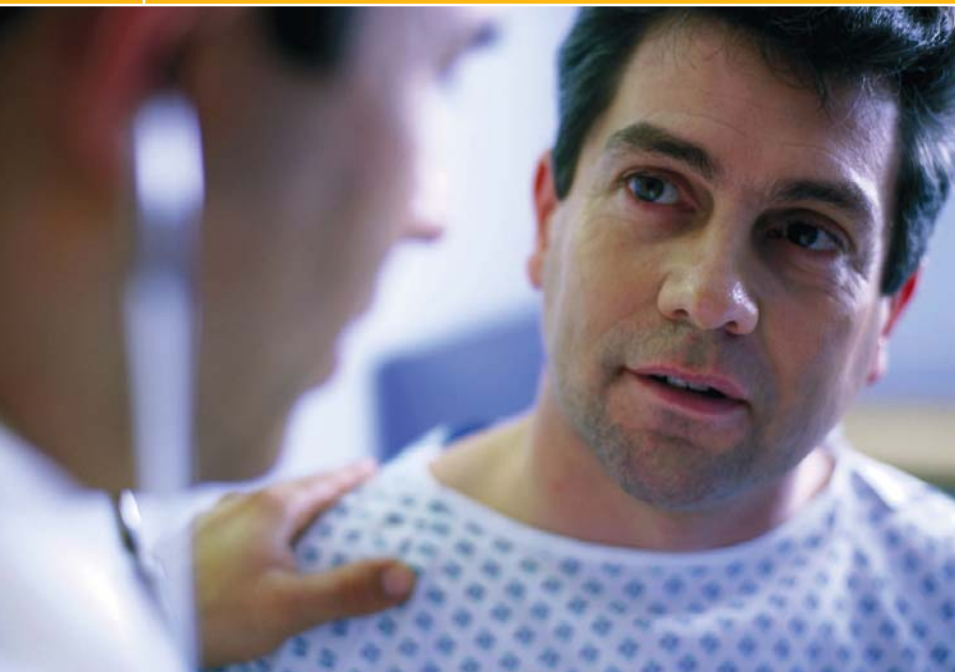
In today's world of rising medical costs, employers are faced with challenging decisions related to the benefit plan they offer employees. Solutions include implementing a Health Reimbursement Arrangement and changing the insurance benefit they offer, or in extreme cases, eliminating the insurance benefit altogether. DirectPay is the right choice for employers who want to allocate a set dollar amount for employee medical expenses or who wish to offer a Plan that covers specific medical expenses only.

HOW DOES IT WORK?

With DirectPay, employers set aside a specific amount annually from which employees pay for health care expenses. Employees request reimbursement from DirectPay after an expense is incurred. Our unique Funding Arrangement is available only to DirectPay Clients and allows advance claim payment to employees before full Plan funding.

FOR EMPLOYERS, DIRECTPAY OFFERS A REAL ADVANTAGE

- Allows for a continuation of employee benefits
- Maximizes employee health care benefit
- Works for businesses of all sizes
- Provides industry-leading, fast and accurate request reimbursement
- Offers customized Plan designs
- Improves cash flow with DirectPay's fronted reimbursements
- Saves time with electronic fund transfers
- Eliminates worry with Money Back Guarantee



FOR EMPLOYEES, DIRECTPAY MEANS REAL SAVINGS

- Gives employees control by putting health care choices in their hands
- Improves employee morale
- Allows unused dollars to be carried over from year-to-year (depending on Plan design)
- Offers toll-free customer service
- Saves time with on-line account balance and reimbursement information

