



ADMINISTRATIVE SERVICES & BILLING SOLUTIONS

NueSynergy Product Offerings



Leader in Benefit
Account Administration



NueSynergy
CUSTOMER FOCUSED & TECHNOLOGY DRIVEN



FULL-SERVICE BENEFIT ADMINISTRATION

Since 1996, NueSynergy has provided clients with full-service administration of consumer-driven and traditional account-based plans, as well as billing solutions and COBRA administration.

Located in Leawood, Kansas, we've built a reputation throughout the U.S. with both Fortune 1000 corporations and small businesses for our technology-based solutions and knowledgeable, personalized service. All operational divisions from executive management to customer service are housed at our corporate headquarters. This operational design translates into improved communication and operational efficiencies, ensuring clients receive faster, seamless service.

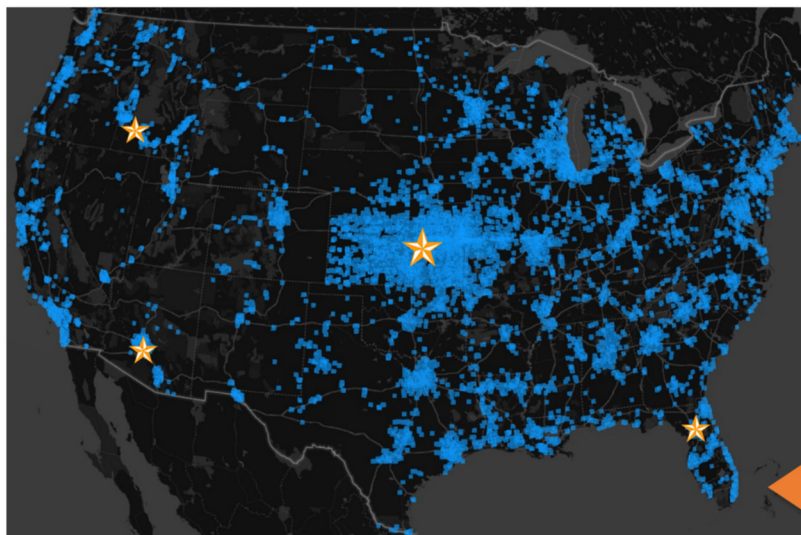
NueSynergy offers a fully integrated suite of administration services, managed by subject matter experts with an average of 10+ years direct industry experience. Our administration services include:

- Flexible Spending Accounts
- Health Savings Accounts
- Health Reimbursement Arrangements
- Lifestyle Spending Accounts
- Combined and Direct Billing
- Compliance Services
- COBRA

NueSynergy has the in-house expertise and integrated technology to help employers maximize operational efficiencies and control rising health care costs. Our commitment to outstanding client service ensures employees have the tools and resources to manage the financial aspect of their health care.

With more than four million benefits accounts administered on our platform, our investment in industry leading technology ensures that our clients will always have secure and convenient access to their benefits account.

Our company's core purpose is helping people protect their quality of life and it is driven by a desire to provide superior customer service, while performing ethically and professionally. With the ever-changing regulatory landscape, we continue to evolve as we focus on helping our customers truly understand the value of their benefits account while striving for even greater industry and product expertise.



Nationwide presence, focused on personal service.

- Leawood, Kansas
Headquarters
- Scottsdale, Arizona
Sales and service support
- Nampa, Idaho
IT, Sales, and service support
- Ocala, Florida (2021)
Sales and service support

Concentration of NueSynergy enrolled members by state, March 2021

HEALTH SAVINGS ACCOUNT (HSA) ADMINISTRATION



A Health Savings Account (HSA) is an individually owned, tax-favored account that allows consumers to pay for qualified healthcare expenses.

An HSA must be coupled with a High Deductible Health Plan (HDHP) to receive the tax advantages allowed by the IRS. Premiums associated with an HDHP should be lower than a traditional plan, allowing employees to capture the savings to fund an HSA. Similar to a 401 (k) savings plan, individuals can make tax-deductible contributions into an HSA and the account can earn interest tax-free. HSA funds can then be used to pay for any qualified, out-of-pocket medical expenses. HSAs are also commonly used to pay for deductible and prescription drug expenses. Once the deductible is met, the health plan begins paying some or all covered expenses, depending on the plan selected.

Who is Eligible to Participate in an HSA?

In general, to be eligible for an HSA, you must meet the following criteria:

- You must be covered under a qualified HDHP and cannot have other healthcare coverage.
- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

Why an HSA?

HSAs provide several tax-saving and cost-savings benefits. By combining an HSA with a qualified HDHP, you can reduce your insurance premiums. Because it is a triple-tax savings account, contributions are made tax free, grow tax free and can be withdrawn tax free to pay for a variety of qualified medical expenses, many of which are not covered by traditional health insurance plans (including dental visits, prescription drugs, eyeglasses, contact lenses, and chiropractor visits).

Unlike other benefit accounts, unused funds are rolled over annually enabling them to be used for future expenses.

How Much Can I Contribute to an HSA?

The U.S. Treasury Department establishes annual contribution limits and minimum deductible amounts for HSAs and HSA-qualified health plans, which are adjusted each year for inflation. To find out the current limits and amounts, visit the IRS website at www.irs.gov.

Standard HSA Services

- User guide and educational communications
- FDIC insured account
- Smart debit card
- Dedicated account manager
- Competitive interest rates earned on the first dollar
- Investments with no monthly or trade fees
- No setup fees
- Dedicated HSA customer service assistance beyond simple balance inquiry
- Consultative support to help maximize HSA savings and benefits
- Monthly electronic account statements
- Claims shoebox (electronic record keeping of all receipts to help employees stay compliant)
- Seamless integration allows funds to transfer between HSA and personal checking accounts for ease of contribution and reimbursement
- Online web tools including personalized health plan cost comparison, out-of-pocket cost and future savings calculators, and educational tutorials
- Separate employer and employee support teams to provide personalized service
- NueSynergy smart mobile app

Standard HSA Services

- Customized employee communications
- Co-branded online portal
- POP documents for pre-tax contributions
- Carrier claims integration, allowing for convenient management of health care expenses and payments



FLEXIBLE SPENDING ACCOUNT (FSA) ADMINISTRATION



Flexible benefit plans, also known as Cafeteria Plans or Section 125 plans, offer employers and employees payroll tax savings. These plans allow employees to set aside money pre-tax to pay for health insurance and various medical and dependent care expenses. Employers can elect to offer multiple types of accounts each providing a valuable benefit to employees. Below is a partial list of expenses that can be reimbursed through the various accounts.

Healthcare Reimbursement

- Physician copays
- Prescription copays
- Dental fees
- Orthodontics treatment
- Diabetic supplies
- Eye exams

Dependent Care Reimbursement

- Licensed daycare centers
- Babysitters or nannies
- Before and after school care
- Daycare for an elderly or disabled dependent

Qualified Adoption Expense

- Reasonable and necessary adoption fees, court costs, attorney fees, and other expenses.

Premium Only Plan (POP)

- Reduces tax liabilities for both the employee and the employer. Employers can benefit from reductions in Social Security and Medicare taxes and employees can save on federal, state, and city income taxes.

Private Insurance Reimbursement

- Reasonable and necessary adoption fees, court costs, attorney fees, and other expenses.

Transportation and Parking

Transportation Spending Account

Eligible mass transit or vanpool expenses associated with travel to and from work, including bus, train or subway.

Parking Spending Account

Eligible parking expenses either at your place of employment or at a location where you use mass transit.

Standard FSA Services

- User guide and educational communications
- Plan setup and administration
- Monitor and verify all claims and reimburse employees via direct deposit
- Dedicated account management
- Dedicated customer service
- Grace period administration
- 24/7 access to participant account balances, withdrawals, pending claims and reimbursements
- Monthly employer status report
- Online claim entry
- Plan compliance
- Video tutorials
- Plan comparison calculator
- Annual discrimination testing
- Form 5500 preparation
- NueSynergy smart mobile app
- Comprehensive reporting tools

Optional FSA Services

- Employee group presentations
- Smart debit card
- Plan document preparation
- Manual reimbursement checks
- Carrier integration for claim reimbursement



HEALTH REIMBURSEMENT ARRANGEMENT (HRA) ADMINISTRATION



A Health Reimbursement Arrangement (HRA) is a stand-alone, employer-funded plan commonly combined with a High Deductible Health Plan (HDHP). An HRA allows employers to fund an account to pay employees' medical expenses that are not covered by insurance such as deductibles, copays or co-insurance.

Employers determine when HRA funds are available to employees, what expenses can be reimbursed, and how unused funds are disbursed upon employee termination. Reimbursements on qualified expenses are tax-deductible for the employer and tax-free for the employee. If elected by the employer, unused funds can also be carried forward.

There are various ways for an employer to design an HRA. NueSynergy will assist employers with an HRA plan design that best fits their company. We will provide the adoption agreement as well as assist in the creation of communication materials to employees and provide ongoing administration for adjudicating claims and issuing reimbursements.

The most widely used HRA designs are:

First Dollar HRA

Reimburses expenses from the first dollar up to the accumulated balance in the HRA account.

The Bridge HRA

Plan pays for eligible expenses after the employee pays an initial amount established by the employer.

Shared HRA

Employer and employee share the cost of covered expenses subject to the health insurance plan deductible.

Employer or Employee GAP HRA

Employer or employee pays the first portion of deductible expenses up to a limit defined by the plan.

Percentage Based Reimbursement

Employer HRA reimburses the employee a percentage of their out-of-pocket deductible costs up to the employer defined HRA maximum amount.

Copay Share

The employer can set a specific dollar amount to reimburse certain co-pays.

Standard HRA Services

- User guide and educational communications
- Plan setup and administration
- Monitor and verify all claims and reimburse employees via direct deposit
- Records archived for seven years
- Dedicated account management
- Dedicated customer service
- Grace period administration
- 24/7 access to participant account balances, withdrawals, pending claims and reimbursements
- Monthly employer status report
- Online claim entry
- Plan compliance
- Video tutorials
- Plan comparison calculator
- Annual discrimination testing
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Optional HRA Services

- Employee group presentations
- Smart debit card
- Plan document preparation
- Manual reimbursement checks
- Carrier integration for claim reimbursement

LIFESTYLE SPENDING ACCOUNT (LSA) ADMINISTRATION



A NueSynergy Lifestyle Savings Account (LSA) is sponsored and funded by your company to help your employees support the health and wellness activities in their lives. An LSA is similar to account-based benefits you're already familiar with, like health savings accounts (HSAs), flexible spending accounts (FSAs) and health reimbursement arrangements (HRAs), but it's a flexible benefit plan that provides funds specifically for health and wellness products and services.

How it Works

NueSynergy offers an LSA that includes commonly covered expenses. However, if you would like to customize an LSA for your employees, we can work with you to include acceptable products and services you choose which are then managed through NueSynergy's system. Many of our clients see this ability to limit and direct employee spending of employer-provided money as a compelling reason to offer an LSA.

NueSynergy LSAs are funded by employers with money that is taxable as income to employees when they spend it, unlike the tax advantages of HSAs, FSAs and HRAs, for which withdrawn funds are not taxable.

Health & Wellness Made Easy

A NueSynergy LSA adds flexibility to benefits plans and is easy for you to implement and control. Your employees and their dependents can use your company's annual employer contribution for anything you deem eligible that promotes their health and wellness. Typical expenses can include:

- Gym, health club, and spa memberships
- Athletic apparel and equipment
- Student loan reimbursement
- Financial adviser and planning services
- Nutritional counseling and supplements
- Entry fees for marathons, leagues, etc.
- Pet care and grooming

Setting Up an LSA

A NueSynergy LSA is one way to emphasize the impact lifestyles can have on the health and wellness of your employees. Because the funds used by your employees are taxable, it removes many of the regulatory constraints tax-advantaged accounts carry with them.

Setting up an LSA is simple. Once you choose to offer a NueSynergy LSA, all that's left for you to do is decide:

1. How much your annual contribution will be to each employee's account,
2. Which health and wellness products and services will be considered eligible expenses
3. How your company will manage unused LSA contributions at the end of the plan year (retain funds or allow employees to roll over to the next year)

Employee Reimbursement

Your employees can use the NueSynergy smart debit card we'll provide to pay for eligible LSA expenses. Or they can pay with personal funds and submit their receipt(s) to NueSynergy for reimbursement.

Increased Productivity and Better Retention

As employee benefits continue to evolve, LSAs are quickly gaining traction with employees as one of the most sought-after benefits an employer can offer. Offering an LSA can provide an incentive for current employees and help support their physical, financial, and emotional wellness.



COBRA ADMINISTRATION

DEPENDABLE EXPERTS



COBRA administration can be a significant drain on your internal resources. Factor in the consequences of non-compliance and it's easy to understand why employers turn to NueSynergy to manage this burdensome administrative task.

The COBRA administration specialists at NueSynergy will generate and mail the required notifications following the initial notice, as well as track, document and update all COBRA-related events. We also provide and maintain the necessary documentation to respond to an Internal Revenue Service audit of your COBRA practices.

The law identifies four distinct groups who are COBRA eligible:

1. Employees and their families who lose coverage because of a covered employee's termination or reduction in hours.
2. Dependent children who lose coverage once they exceed the plan's age limit for eligibility.
3. Spouses and dependent children who lose coverage as a result of divorce, legal separation or death of a covered employee.
4. Spouses and dependent children who lose group coverage because the covered employee became entitled to Medicare.

Certain cases involving the bankruptcy of the employer, COBRA coverage may be available for retired employees, their spouses and dependent children.

Expertise and Guidance You Can Trust

COBRA administration can be a significant drain on your internal resources. Factor in the consequences of non-compliance and it's easy to understand why employers turn to NueSynergy to manage this burdensome administrative task.

NueSynergy has provided experienced guidance and service excellence for more than 25 years. As subject matter experts with an average of 10+ years direct industry experience, our COBRA service team provides personal service to each of their clients.

Standard COBRA Services

Account Setup

- Provide administration manual, establish and collect all plan information, rates, new plan setup as well as takeover of all existing COBRA participants.

Qualifying Event Notification

- Initial notices of COBRA rights and obligations are provided.
- Customized COBRA package is mailed to employees, covered spouses and dependents informing them of their ability to elect COBRA. The package includes election forms, COBRA eligibility notification letter, enrollment forms for each beneficiary, and premium computation form.

Ongoing Services

- Coupon payment book
- Toll-free helpline
- COBRA audit support
- Dedicated COBRA account manager
- COBRA premium payment management
- Records archived for seven years including proof of notification
- Communicate the notification of elections and terminations to carriers on behalf of the employer
- COBRA termination notice
- Open enrollment assistance



COMBINED BILLING SOLUTION

CONSOLIDATION OF CARRIER INVOICES



Management and reconciliation of premiums from multiple insurance carriers has become a necessary burden for many employers. Increased plan and carrier options are often necessary to attract and retain good employees but make it difficult for employers to monitor carrier bills for accuracy.

Many employers simply limit employee benefits as a result of not having the resources to manage multiple carrier bills. Some employers go months without reconciling their carrier bills and others never perform an audit. This often results in overpayment of premiums. Over time, this can increase costs considerably.

Efficiency and Cost Savings

It goes without saying that auditing carrier statements for accuracy and paying multiple carriers has become a daunting task for many employers and their HR departments. Thanks to NueSynergy's Combined Billing services, employers no longer have to worry about monitoring, reconciling, and submitting payments for their benefit carrier bills.

With our Combined Billing service, employers can:

- Avoid managing premiums from multiple carriers.
- Allow us to monitor their carrier bills for accuracy.
- Retain or increase plan and benefit options for their employees.
- Let us reconcile their carrier bills and avoid overpayment of premiums.
- We will consolidate all carrier premiums.
- Only submit one payment for all of their carriers.

How it Works

- NueSynergy receives initial and ongoing group enrollment information from your benefits administration system (ben admin system) into our proprietary software.
- Monthly statements from each carrier will be pulled and audited using our proprietary software.
- You will get a single bill for all carriers along with a detailed report that includes all enrolled employees, their benefits elections and individual premium amounts.
- We will initiate one ACH debit for the total amount due to all carriers.
- NueSynergy will remit payments in the amount due to each carrier.

Take it From the Experts

Our commitment to outstanding client service ensures employers can count on NueSynergy to simplify their billing experience. Our dedicated Combined Billing team has the experience, tools and resources to manage your carrier invoices with accuracy and cost savings in mind.

With years of experience helping employers throughout the country, NueSynergy has had the opportunity to handle any billing scenario that comes our way. Whether large with multiple locations or small with one location, fully-insured or self-funded, businesses count on us to manage their billing process for a faster, easier solution. Their employees can concentrate more on the job at hand and less on managing a manual billing process.



DIRECT BILLING SOLUTION

INVOICE, COLLECT & SIMPLIFY



Employers often provide employees the opportunity to continue participating in their employer-sponsored group health programs, at their own expense, without being subject to the rules and regulations of COBRA.

For example, while on a Leave of Absence (LOA) or during a Family and Medical Leave Act (FMLA) related leave, many employers will provide you the opportunity to continue your participation in the health plan coverage(s). Additionally, some employers provide retiree coverage for former employees that have satisfied their company's requirements to participate in their retiree health plans. Direct Bill participants are typically responsible for paying all or part of the monthly health plan premiums as determined by the employer's business rules.

NueSynergy can invoice, collect and simplify the transfer of information and funds by eliminating much of the paperwork usually associated with administering LOA, FMLA, Retiree Bill, and other employer-specific billing needs. Features include flexible non-COBRA employer-directed premium billing and collection processing, account access, reporting, premium billing collection with detailed employer activity, and remittance reports.

Why Outsource Direct Bill Administration?

Employers often struggle with the administrative burdens associated with premium billing for retirees and employees on leave or disability. NueSynergy can provide employers an easy and cost-effective solution for billing and collecting premiums from inactive employee populations through our Direct Bill service.

Employers can rely on NueSynergy to perform administrative Direct Bill functions on their behalf, allowing its staff to focus on business-critical objectives:

- Employer-directed premium billing and collection process
- Member account access
- Employer reporting

- Premium billing collection with detailed employer activity and remittance reports
- Web-based, self-service access 24/7
- Knowledgeable and helpful customer service representatives

Standard Direct Bill Services

Implementation

NueSynergy works with the employer to collect profile and plan information and arrange electronic file transfers for a seamless conversion process.

Billing and Collection

Direct Bill payment books are issued to each member for premiums owed.

- NueSynergy collects and reconciles all premiums.
- Participants can remit payment directly to NueSynergy via check or online payment.
- Late or partial payments are handled according to specific business rules established by the client during implementation.

Other Services

Premium Disbursement

Within the first seven business days of the month, NueSynergy will remit a consolidated check for the previous months' collected premiums to the employer and will provide detailed weekly and monthly reports.

Open Enrollment Services

Employers can either provide materials to NueSynergy to distribute to participants or we will print and mail open enrollment notifications to participants and process enrollments received.

Termination of Coverage

NueSynergy will notify the employer of terminated participants and administer termination in accordance with the employer's business rules

Online Reporting

More than 300 reporting options are available for all data and activities captured in the database and downloadable 24/7/365.



COMPLIANCE SERVICES

TIMELY SOLUTIONS



Complying with the Federal laws that regulate health and welfare benefits have always been challenging for employer groups. The addition of the Affordable Care Act (ACA) has created a confusing environment and has increased federal mandates and requirements to comply. Human resources departments are being asked to do more with less and employers are looking for guidance from outside sources.

NueSynergy provides product options and services to ensure employers remain in compliance with both current and future obligations.

Compliance Communications

NueSynergy offers affordable solutions that can improve the efficiency of your company by eliminating the need to have an internal resource collect and distribute communications to your employees.

We provide specialized products and powerful communication tools that allow mass distribution of mandatory notices. In addition, NueSynergy offers a consolidated ERISA Boost plan which contains ACA Toolkits for:

- New hire,
- Enrollment in a group plan,
- Open enrollment,
- Termination, and
- Other scenarios

Functional Data

NueSynergy provides tools for proactive decision making with regards to employee tracking and reporting, including the following services:

- Track monthly variable hour employee data, provides easy-to-read dashboards, and includes ACA alerts based on hours
- Quickly collect data to respond to inquiries from government agencies and annual filings on your behalf (e.g., 1094 and 1095 filings).

- Provide employers with the ability to code and distribute employee forms with the security of proper transmittal
- Our LeaveXpress service provides an efficient, cost-effective, and compliant way to track federal and state required leaves of absence.

Exposure Analytics

NueSynergy is your partner for establishing all the rules inside the ACA. Reduce your risk of fines and fees by having our experts run tests such as:

- Transition Relief
- Measurement Period Establishment
- Affordability Safe Harbor Lookback Analysis
- Full Time Equivalents

Concierge Services

NueSynergy understands the complexity of the ACA and allows you to focus on your business. Compliance experts are available to guide you through the ACA and will help correctly administer plans to your employees. These experts will keep you up to date by notifying you of changes regarding regulations and mandates.

Our Experts Save You Time and Money

Compliance and HR issues arise everyday – and getting clear answers and solutions can be challenging. NueSynergy, in partnership with the NavigateHCR industry experts, is here to support you.

When an in-depth consultation is required on a compliance or human resources issue – or for webinars/live speaking engagements – our specialists are available for an hourly rate or an annual retainer. These experts are national speakers and educators.



TOOLS & RESOURCES

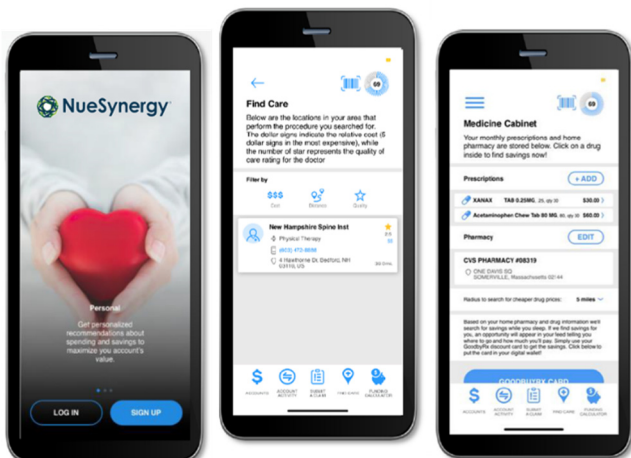
TECHNOLOGY MEETS SERVICE



NueSynergy Smart Mobile App

New and innovative technology makes the NueSynergy smart mobile app user experience more convenient while providing more of the important information needed to make health care decisions. Free of charge for our members, the smart mobile app provides real-time, secure benefit account access anywhere at any time.

- Account tracking allows up-to-date viewing of balance, claims status, plan details and contributions
- Prescription storing and cost savings opportunities
- Transparency tools to evaluate providers and shop for procedures
- Geotracking to find nearby providers
- Reporting tools to help maximize benefits and potential savings
- Enter and submit claim information - Take a photo of receipt and upload or attach receipt to a card transaction
- Secure account communications
- For iPhone and Android devices



NueSynergy Smart Debit Card

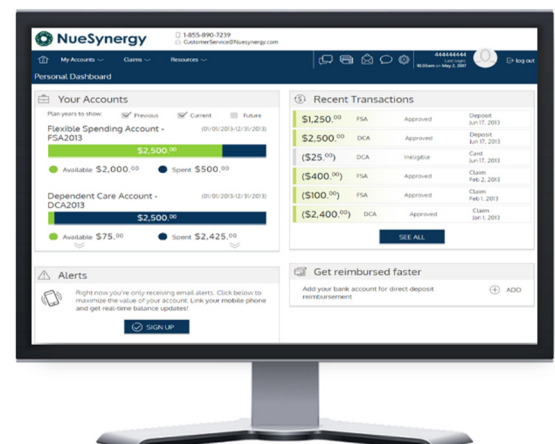
Provides participants a convenient method to access their funds to pay for eligible expenses directly from their designated benefit account, rather than paying out-of-pocket and waiting for reimbursement.

- Easy, immediate, thought-free access to funds with one benefits debit card
- Includes ability to view card authorizations and denials in real-time
- Sophisticated payments rules and highly configurable purse priority settings



NueSynergy Participant Website

- Allows members convenient and secure access 24/7/365
- Real-time, year-to-date benefit account tracking
- Claims filing and status
- Secure communications
- Meaningful insights to better guide healthcare spending
- Educational videos and planning calculators



eCLAIMS MANAGER

SIMPLIFYING THE CLAIMS PROCESS



NueSynergy's eClaims Manager provides access to an employee's claims data or Explanation of Benefits (EOBs), allowing increased auto-substantiation of debit card claims and easier electronic manual claim submission. eClaims Manager is fully integrated into the NueSynergy member portal and allows employees centralized access to their EOBs, simplifying the management of their HSA, FSA, or HRA accounts.



NueSynergy Integrated eClaims Carriers

- | | | |
|--|--|--|
| • Aetna | • Coventry Health and Life Company | • Group Health |
| • Altius | • Coventry Health Care of Delaware | • HealthAmerica of Pennsylvania |
| • Anthem Blue Cross Blue Shield of Colorado | • Coventry Health Care of Florida | • Highmark Blue Cross Blue Shield Delaware |
| • Anthem Blue Cross Blue Shield of Connecticut | • Coventry Health Care of Georgia | • Highmark Blue Cross Blue Shield (Western Pennsylvania) |
| • Anthem Blue Cross Blue Shield of Indiana | • Coventry Health Care of Illinois | • Highmark Blue Cross Blue Shield West Virginia |
| • Anthem Blue Cross Blue Shield of Kentucky | • Coventry Health Care of Iowa | • Highmark Blue Shield (Central Pennsylvania) |
| • Anthem Blue Cross Blue Shield of Maine | • Coventry Health Care of Kansas | • Horizon Blue Cross Blue Shield of New Jersey |
| • Anthem Blue Cross Blue Shield of Missouri | • Coventry Health Care of Louisiana | • Humana |
| • Anthem Blue Cross Blue Shield of Nevada | • Coventry Health Care of Missouri | • Independence Blue Cross |
| • Anthem Blue Cross Blue Shield of New Hampshire | • Coventry Health Care of Nebraska | • Kaiser Permanente |
| • Anthem Blue Cross Blue Shield of Ohio | • Coventry Health Care of Nevada | • Mail Handlers Benefit Plans |
| • Anthem Blue Cross Blue Shield of Virginia | • Coventry Health Care of Tennessee | • Medicaid: Advantra® offered by Altius Health Plans |
| • Anthem Blue Cross Blue Shield of Wisconsin | • Coventry Health Care of the Carolinas | • Medicaid: CoventryCares |
| • Anthem Blue Cross of California | • CoventryOne | • Healthcare USA |
| • Blue Cross and Blue Shield of Georgia | • Delta Dental Insurance Company Alabama | • Medicaid: OmniCare Health Plan |
| • Blue Cross and Blue Shield of Illinois | • Delta Dental Insurance Company Florida | • Medicare: Advantra |
| • Blue Cross and Blue Shield of Kansas | • Delta Dental Insurance Company Georgia | • MetLife |
| • Blue Cross and Blue Shield of Kansas City | • Delta Dental Insurance Company Louisiana | • Oxford Health Plans |
| • Blue Cross and Blue Shield of Michigan | • Delta Dental Insurance Company Mississippi | • Premiera Blue Cross Blue Shield of Alaska |
| • Blue Cross and Blue Shield of Minnesota | • Delta Dental Insurance Company Montana | • Premiera Blue Cross of Washington |
| • Blue Cross and Blue Shield of Montana | • Delta Dental Insurance Company Nevada | • Regence Blue Cross Blue Shield of Oregon |
| • Blue Cross and Blue Shield of New Mexico | • Delta Dental Insurance Company Texas | • Regence Blue Cross Blue Shield of Utah |
| • Blue Cross and Blue Shield of Oklahoma | • Delta Dental Insurance Company Utah | • Regence Blue Shield of Idaho |
| • Blue Cross and Blue Shield of Texas | • Delta Dental of California | • Regence Blue Shield of Washington |
| • Blue Shield of California | • Delta Dental of Delaware | • Southern Health Services |
| • CareFirst BlueCross BlueShield | • Delta Dental of the District of Columbia | • UMR |
| • Carelink Health Plans | • Delta Dental of Maryland | • Unicare |
| • CHC of the Carolinas – WellPath | • Delta Dental of New York | • Uniform Medical Plan |
| • Cigna | • Delta Dental of Pennsylvania | • UnitedHealthcare |
| • Coventry | • Delta Dental of Washington | • VSP |
| • Coventry First Health Part D | • Delta Dental of West Virginia | • WellPath Select Inc. |
| • Coventry Health and Life | • Empire BlueCross BlueShield | • Wellmark |
| | • Excellus Blue Cross Blue Shield | |
| | • First Choice Health Network | |

This list is updated frequently and may not include all integrated eClaims carriers.



Full-service administration of consumer-driven and traditional account-based plans.
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