

As an employer, you're always looking for ways to enhance the benefits programs you offer your employees. With the **Benefits Card**, you not only add value to your employee benefits packages, you realize bottom-line savings as well.

### **PARTNER WITH THE MARKET LEADER IN BENEFITS CARD TECHNOLOGY**

There are many benefits cards out there to choose from, but only Metavante's Benefits Card is backed by the company with the most experience.

The numbers say a lot: 250+ Third Party Administrator (TPA) and health plan partners, 25,000 employer partners, and over 3.0 million payment cards to date. But these numbers don't tell the whole story. For example, they don't tell you that Metavante's technology gives you and your administrator the options to create fully customized programs, along with the tools that allow you to be compliant with industry rules. And they don't tell you just how much your paperwork and administrative burdens can be reduced by offering the card to your employees.

The bottom line: With Metavante's Benefits Card, your benefit account programs will run smoothly and cost-effectively.

### **WANT TO LEARN MORE?**

For more information about how the Metavante Benefits Card can benefit both you and your employees, contact your benefits administrator.

 **Metavante**® | Healthcare Payment Solutions

This card is issued by M&I Bank FSB pursuant to license by MasterCard International, Inc.



**EVERYBODY BENEFITS**  
*Your employees swipe, you both save*

## GIVE YOUR EMPLOYEES THE CONVENIENCE THEY WANT

The Benefits Card MasterCard® gives your employees access to many of the benefit accounts you may offer – including Flexible Spending Accounts, Health Savings Accounts, Health Reimbursement Arrangements, Dependent Care Accounts, and Transit/Parking Accounts – all on one card. This provides them the convenience of using a single card to pay for all qualified expenses, wherever Debit MasterCard® cards are accepted.

Here's how it works: Instead of covering healthcare, dependent care, and transit costs with money they've already paid taxes on, employees designate pre-tax wages to the benefit accounts they've elected to use. With the added convenience of the Benefits Card, employees simply swipe the card at doctors offices, pharmacies, mass transit terminals, dependent care facilities, and other eligible locations. Approved expenses are automatically deducted from the appropriate account based on the business rules set up by you and your administrator. By using their card, employees can avoid taking money out of their pockets, filling out cumbersome claim forms, and waiting for reimbursement. They can even keep track of their account balances 24/7 on an easy-to-use cardholder Web site.

**Considering all of these employee benefits, it's no wonder the Benefits Card has a 99% cardholder retention rate!**

## YOU CONTROL WHAT'S ELIGIBLE

Working with your administrator, you decide where your cardholders can use the Benefits Card and what they can use it for. No matter how you choose to set up your plans, Metavante's proprietary Benefits Payment System will automatically substantiate transactions that pass your selected criteria and automatically request receipts for transactions that require substantiation. In addition, the system enables you and your administrator to configure your banking options, card branding, and other factors how you want them.

With Metavante's Benefits Card and Benefits Payment System, you, along with your administrator, have the ultimate flexibility over your plans.

## DELIVER BIG SAVINGS TO YOUR BOTTOM LINE

Each pre-tax dollar that your employees designate for their spending accounts translates to a 7.65% savings in your FICA contributions. Therefore, the more your employees contribute to their accounts, the more you save. Take a look:

	FSA without the Benefits Card	FSA WITH the Benefits Card
Employees in FSA Plan	100	125 (+ 25%)
Annual Contribution (per Employee)	\$750	\$960 (+28%)
FICA Savings	\$5,737	\$9,180
Gross Savings (per Employee)	\$57.37	\$73.44



Offering the Benefits Card is a great way to increase participation in pre-tax spending accounts, because employees will use it, like it, and spread the word among their coworkers. As an example, many of our Fortune 500 employers have experienced growth in Flexible Spending Account enrollment upwards of 75% and contribution increases of 50% after instituting the card. Metavante and your administrator can provide you with educational materials to promote enrollment in benefits accounts and use of the Benefits Card.

Thousands of other companies are already offering Metavante's Benefits Card – hasn't the time come to realize the same bottom-line savings that these businesses are enjoying?