



## TSYS Healthcare<sup>SM</sup> Solutions



TSYS understands the new world of healthcare processing and how it affects you and your clients, and with years of experience in the world of payments, we are well positioned to help you.

### Business Need

Consumer-directed healthcare is shifting payment responsibility to the consumer. However, legal and regulatory changes are also providing increased opportunities for consumers to use tax-free dollars to pay for medical services through a variety of tax-advantaged (or pre-taxed) accounts, such as health savings accounts, health reimbursement arrangements and flexible spending accounts (HSAs, HRAs, and FSAs). These trends have opened up a new world of opportunities for everyone. Participants, insurers, financial institutions and third-party administrators (TPAs) are all eager to successfully navigate this marketplace.

As these accounts gain momentum, credit and debit cards are fast becoming the preferred choice for payments. Participants are increasingly using plastic to manage their co-payments, co-insurance, and deductibles for one or more of their accounts as well as the additional support from lines of credit (LOCs).

### The Service

To successfully function, healthcare cards must perform as more than just benefit cards. They

are fast becoming financial products in their own right. Today's fast-paced, evolving market mandates that healthcare cards access multiple accounts and function as debit, prepaid and credit cards — all on one piece of plastic.

That functionality and flexibility is exactly what you can offer your clients with a TSYS Healthcare card. Participants enjoy the security, ease and convenience of accessing their funds and monitoring their activity from multiple accounts — FSAs, HSAs, HRAs and LOCs — with a single card. Likewise, insurers, financial institutions and TPAs benefit from reduced paperwork, simplified processes and cost savings.

### The Value

When you reward your participants with a TSYS Healthcare card, they enjoy the benefits of true spending power without hassle. Accepted at millions of locations where MasterCard and Visa are welcomed, a TSYS Healthcare card removes the nuisance of having to carry multiple cards, giving your clients peace of mind when they most need it. Watch your portfolio take off when you raise the bar and match the financial advantage of healthcare accounts with this level of usability.





## How it Works

**Everything You Need:** Our menu lets you provide the most comprehensive suite of services today and consider the possibilities for tomorrow. Take a look at what we offer:

- Stacked card with multiple purses, including HSAs, HRAs, FSAs (health, limited-purpose, dependent care), parking and transit, and LOCs — all with single-card access;
- Integrated statement contains information on all activity across multiple purses;
- Healthcare statements delivered via e-mail and paper reports for automated and manual claims;
- Healthcare card administration and customer-support portals with administration and reporting tools;
- On-line registration for HSAs and automated substantiation; and
- Superior cardholder support, via:
  - IVR
  - Live Agent Support
  - Automated Letter Generation
  - Web

In addition, through our strategic partnerships, you can add to your service offerings under a white-label arrangement and retain all of the benefits of account integration. You can add an HSA, HRA or FSA to your existing product suite, with the flexibility to purchase only the level of support you require — administration, enrollment or customer support.

## Benefits

Our healthcare solutions provide benefits all around as this market continues to grow and evolve. We believe our options, together with our renowned technology and customer service, offer value that is unmatched in the marketplace.

## You get exceptional value with:

- **Proven Technology** in an unparalleled transaction-processing platform designed to provide true competitive advantages.
- **Robust Solutions** with a full suite of options designed specifically for healthcare card programs.
- **True Flexibility** with turnkey solutions complete with modular product and service features.
- **Industry Expertise**, which means fast and effective implementation, including program approval, production, training and management.
- **Superior Customer Service** and a skilled team of specialists to support every aspect of your program.

This value translates to a winning model for everyone, from participants to all types of administrators. Here's how:

### Benefits for Participants

- Integrated healthcare statements.
- Immediate access to funds in multiple accounts with no reimbursement necessary.
- Reduced out-of-pocket expenses, reduced paperwork and fewer required receipts.
- Increased employee participation and contribution to flexible benefits.

### Benefits for TPAs and Payers

- True real-time stacked purse implementation, including LOCs and HSAs.
- Real-time authorization at the POS.
- Reduced substantiation paperwork and follow-up for insurers and TPAs.
- Web-based customer support.
- Web-based account access by insurers and TPAs.
- Turnkey programs available for quick and easy implementation.

- System-to-system integration (via an API) availability for a seamless offering.

### Benefits for Financial Institutions

- HSA cards for convenient access to account funds.
- Web-based account access for employees.
- Web-based customer support.
- Web-based account access and funding for employers.
- Support for employees before, during and after enrollment.
- Web-based account management gives consumers instant access to transaction details and account balances.

### Real-Time Processing Benefits all Stakeholders

TSYS offers numerous real-time system configuration and processing controls, such as:

- Stacked-card purse prioritization;
- Pharmacy Benefit Manager (PBM) substantiation, primarily batch, but optionally in real-time at POS;
- Inventory Information Approval System (IIAS) substantiation;
- Co-pay substantiation;
- Recurring expense substantiation;
- Manual claim-funding authorization;
- Merchant Category Code override;
- Authorization accept or decline;
- Card blocking;
- Fee implementation; and
- Transaction history

## TO LEARN MORE

Contact TSYS Healthcare at +1.612.338.3696, e-mail [healthcare@tsys.com](mailto:healthcare@tsys.com), or visit [www.tsys.com/healthcare](http://www.tsys.com/healthcare).