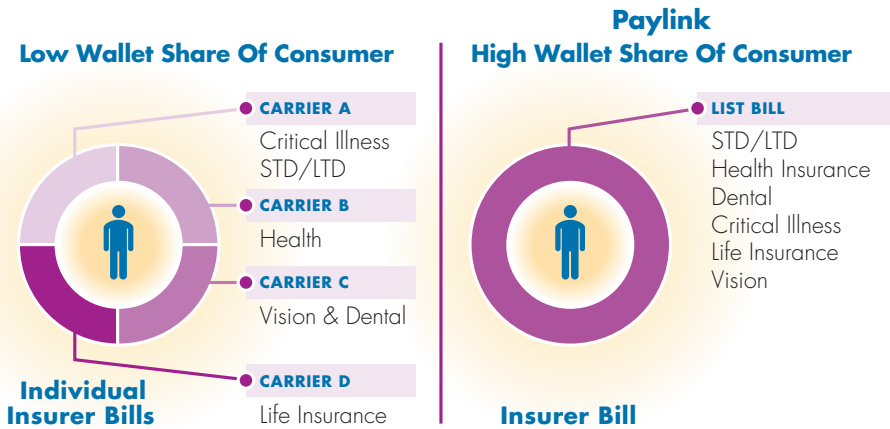


MULTI-PRODUCT BUNDLING SOLUTIONS LEAD TO BIG ADMINISTRATIVE SAVINGS

HealthPlan Services' PayLink delivers enhanced, cost-effective billing services via our multi-product bundling solutions. We can generate consolidated list bills that utilize your customized billing preferences.

- Potential of 30% operational savings for benefits administration
- Multi-product billing aggregation
- Quality-driven call center technology and performance
- Self-service web portals
- Premium allocation down to the member/product level



BETTER BILLING IMPROVES YOUR BOTTOM LINE

When carriers want to reduce administrative costs, they should look at billing first. Of every premium dollar collected, 30 cents goes towards managing this function. And this cost will only grow as more consumers switch to voluntary plans. PayLink streamlines your billing and collections, reducing operational costs and driving improvements that boost your bottom line.

By migrating your business to our proprietary PayLink platform, we can provide fast, responsive service that simplifies the entire billing and collections process. This translates into:

- Greater customer satisfaction
- Improved retention and reduced lapses
- Fewer reconciliation errors

ACCURATE PRODUCT AND CARRIER AGGREGATION

What sets HealthPlan Services' PayLink apart is our ability to *aggregate bills for multiple products and from multiple providers onto one invoice*. This system includes a comprehensive breakdown and complete descriptions for all products in order to reduce the resources members must use to reconcile costs. And because aggregate billing is one of our core competencies, we can deliver efficiencies while providing a number of

additional value-added services including:

- Automatically and accurately allocating all payment dollars to each product
- HIPAA-compliant online billing portals
- Addressing premium changes in real time

SEAMLESSLY INTEGRATE NEW AND EXISTING PRODUCTS

When you contract with HealthPlan Services' PayLink, we transition your members to our platform quickly so you can begin enjoying administrative savings right away. This seamless

migration also allows us to begin billing for new products as they're released, resulting in a greater speed-to-market.

For more information on HealthPlan Services' PayLink, contact a HealthPlan Services LinksSM representative at 877.300.9488 or Links@healthplan.com.