

Your Account

Your employer has agreed to allow LyfeSystems and our representatives to present you with the opportunity to open a Portable Healthcare Account (PHA). Under the terms of the account, you can elect to make after-tax contributions via wage deduction that your employer will forward to LyfeSystems for deposit to your PHA. Funds in your account are intended for use to pay for health insurance premiums, deductibles, prescription drugs, over-the-counter medications, and many other healthcare expenses. LyfeSystems collects your contributions each month and deposits the funds in a secure, federally chartered bank custodial account, and makes payments according to your directions.

Among the services you enjoy with LyfeSystems is our health insurance policy premium payment program. Under this program, LyfeSystems can directly pay the premium(s) for the health policies owned by you and any family members (including major medical, dental, and vision) to one or more insurance companies each month from the funds in your account or from a healthcare account card LyfeSystems may provide for your use. The contributions to your LyfeSystems account that are not spent will rollover from year-to-year and remain available until spent.

LyfeSystems provides you with additional benefits not available anywhere else. With LyfeSystems, you can make contributions through multiple employers. If more than one person in a family works for an employer who has agreed to “pass-through” wage deduction contributions to LyfeSystems, the contributions in each family member’s LyfeSystems account can be combined in a “Family Account”. Combining these accounts provides greater purchasing power to cover family health insurance costs and other family healthcare expenses, as well as making it easier to manage family healthcare spending. In addition, if you have more than one job and the employers are signed up with LyfeSystems, you could be eligible to elect to make post-tax contributions through payroll deductions from each employer. If you have more than one job, or have family members employed at another employer, please list them on the enrollment forms so we can contact them to determine if they are also willing to participate in the LyfeSystems program.

If you wish to elect a “Family Account” plan you will need to email support@lyfesystems.com or call our customer service team to set up your “Family Account” features at 360-466-9100.

With LyfeSystems, you are the decision maker. With guidance from one of our affiliated insurance professionals, you can select and purchase the health insurance policy/policies that meet your needs and fit your lifestyle. If you change employers, you can take your health insurance policy with you because it’s yours; you own it. Overall, there is no more flexible, efficient, and complete way to meet your healthcare finance needs than through your LyfeSystems account.

Welcome

When LyfeSystems has received your payroll deduction contribution from your employer, we will assign you an account number. This number will remain your account number even if you elect to make post-tax payroll deduction contributions through other employers or stop working for the employer you were with when the PHA was established. **Once your account number is assigned, we will email you with instructions on how to log in to our website for the first time, change your password, and view your on-line account information.** On occasion, email servers may direct LyfeSystems emails to your junk or spam folder. Please be sure to check your junk mail box or spam file after signing up with LyfeSystems to assure your welcome email arrives safely. Only through accessing your account online do you get the full benefits of LyfeSystems with account viewing and management functions.

We want to make it as easy and efficient as possible to communicate with you, so we will strive to communicate as much information as possible via email or online. Your account information is available 24/7 on our website at <https://www.LyfeSystems.com>. If you do not have an email account, please be sure to provide us with a phone number on your enrollment forms so we may contact you.

Paying Your Premium

Each month we may pay your insurance policy premium(s) from the funds in your account. It is important that each month you have the necessary funds available in your account for LyfeSystems to pay your premium(s) in full. If the necessary funds are available and we have an invoice or substantiation from your insurance company, LyfeSystems will pay your premium(s) and no other action is required on your part.

If you do not have sufficient funding in your account, LyfeSystems will need to collect additional money from another source in order to pay your premium(s) in full. Our current procedure is to collect your checking account information during sign-up, (see form in enrollment materials) so if at any time your account falls short for your premium payment, we have your checking account as an alternative funding source. Any draft of your checking account will only be for the balance of funds needed. An email will be sent soon after the funds are drafted to report the amount for your records. Most premium drafts will occur approximately between the 22nd and the 28th of each month. These dates can vary depending on weekends, holidays and each insurance companies unique billing system.

It is critical that your insurance premium(s) be paid on time, because insurance carriers will proceed with cancellation procedures on your policy if they do not receive their full payment on or before the date listed on their invoice. If your policy is cancelled, you will not be permitted, under the new ACA rules, to purchase new coverage until open enrollment, which is a few weeks in length around the first of the year. We encourage our clients to manage their accounts to ensure

they have sufficient funds in their account to pay their premiums in full each month. **If your policy is cancelled for nonpayment, you may be unable to secure a new policy for up to 10 months.**

Even if you normally have the correct amount of funds in your account, there are times, such as when rates are adjusted annually by your insurance company, when an additional source of funding may be required. Currently, we do not receive your exact rate change amount from your insurance company until shortly before premiums are due to be paid. Though changes to account contributions can be accommodated, such changes may not be feasible in time to meet the premium due date. Having your checking account information on file with LyfeSystems is a key protective measure to help assure your premium payment can be made in full each month.

If you change insurance policies, PLEASE NOTIFY US at support@lyfesystems.com of the name of the carrier (if you switch insurance companies), the subscriber name and any others who may be covered under the policy, your new policy number if it has changed, AND the new premium amount. It is important to include the new premium amount to help ensure that we pay the proper amount to the insurance company from your LyfeSystems account. If LyfeSystems is paying your premium it is also necessary for LyfeSystems to receive your new bill either by including LyfeSystems's address as your billing address or submitting your bill to our operations office at support@lyfesystems.com or via fax at 360-466-9110.

Other Healthcare Expenses

You can use your available LyfeSystems funds to pay for prescription costs not covered by your medical insurance plan, doctor co-pays, deductibles, co-insurance, chiropractor visits, dental and vision care, over-the-counter medications, medical equipment and other expenses. To get a list of examples, please visit our website at <http://www.LyfeSystems.com/employeeresources>.

Manual Repayment Procedures

You can submit a manual request for repayment or a direct payment. The form and directions for completing a repayment request are located on our website at <http://www.LyfeSystems.com/employeeresources>. Please note that we process manual claims weekly.

Repayment requests can be submitted either with an invoice or purchase receipt. If a payment receipt is submitted, the repayment will be made directly to you. If an invoice is submitted, the payment will be made directly to the services/product provider (such as a doctor). For payments associated with receipts, we will auto deposit your funds directly into your checking account if we have your checking account information on file.

Premium Repayments

Certain insurance companies may not allow LyfeSystems to pay a premium directly. In cases where they do not, you may pay the premium directly to the insurance company and then submit a request to LyfeSystems for repayment from funds in your LyfeSystems Portable Healthcare Account.

Privacy

We understand that you will be entrusting us with important personal information that you expect to remain private. We take several steps to protect your privacy and maintain the security of your personal information. First, our internal procedures limit access to customer information only to those individuals who need to know a specific piece of data. For example, your sales contact will not have access to your reimbursement claims data; and the personnel who do have access to the reimbursement claims information will receive only the level of detail of information necessary (such as “doctor visit”) to meet IRS requirements for claims substantiation. Second, we only collect the minimum information we need to provide our services as efficiently and completely as we can. Currently, we do not collect your Social Security number because it is not needed to set up your LyfeSystems account. Third, we apply a set of technologies to provide banklevel security for access to any customer data. Finally, we do not and will not sell or provide access to any of your data (including email addresses, etc.) to any outside party (EXCEPT, we provide your email address and contact information to our affiliated licensed insurance professionals so they can contact you about purchasing medical or other healthcare insurance policies). For more information about our privacy and security policies please see our “Privacy Policy” at www.LyfeSystems.com.

Beneficiaries

Funds can be used to pay for expenses incurred by you and your family members.