YOUR FIRST CHOICE FOR BALANCING HEALTHCARE COSTS AND HEALTH PLAN SATISFACTION.
Welcome to the age of healthcare-as-moving target. Where health plan administration is synonymous only with endless paperwork. And where the notion that premiums must continue to rise while benefits shrink is increasingly accepted as fact. Success these days, however you choose to define it, requires the right partner.

{ Our name is Choice Strategies, and we are that partner. }

A leading administrator in tax-advantaged, consumer-driven health plans, Choice Strategies administers HRA, HSA, FSA, DCA, Transit and Parking plans through debit cards or direct-pay to provider or member platforms. For one all-inclusive price, Choice leverages our years of experience to maximize the promise and potential of consumer-driven health plans for brokers, employers and members alike. The result: flexible plan designs that expand benefit choices as they control costs.

Additionally, as a division of WageWorks – a national leader in the consumer-directed benefits arena – the depth and breadth of our solution set continues to expand.

Every day, the professionals of Choice Strategies take a fresh look at what's possible. We invite you to benefit from our perspective.

INNOVATIVE PLAN ADMINISTRATION FOR THE BENEFIT OF – EVERYONE.

ABOUT WAGEWORKS

WageWorks, Inc., is a leading national on-demand provider of tax-advantaged programs for consumer-directed health, commuter and other employee spending account benefits. Headquartered in San Mateo, California, with offices in major locations throughout the United States, the company trades on the New York Stock Exchange under the ticker symbol WAGE.
In October 2001, Choice created the market’s first debit card-based HRA, the launching of which had a major impact on health plan administration. The Choice Care Card demonstrated to employers for the first time how to dramatically reduce healthcare costs while providing an exceptional benefit for their employees.

From that day to this, we’ve introduced a succession of products, services, online tools and strategies that are the envy of the industry. Collectively, they make life easier for all of our constituencies – brokers, employers and members. In terms of synergy, they represent the workings of an interactive consumer-driven health plan (CDHP), a concept championed by Choice Strategies.

A consumer-driven health plan can drive down premium costs for employers and could yield tax savings, while simultaneously offering employees greater control over their healthcare choices.

Choice has championed progress, genuine innovation and positive change in health plan administration.
At Choice Strategies, our product suite – ChoiceWorks – is purpose-built to offer you any number of integrated CDHP solutions. Count on us to design a flexible HRA, FSA or HSA plan – or any combination thereof. Look to us to add a Transit/Parking Plan or a Dependent Care Account. Rely on us for time-savers like 24/7 plan document access and Easy Auto-Renewal. And expect us to stay on top of all things COBRA.

Just don’t expect us to stop. As a company with a passion for product development, Choice Strategies is dedicated to continuous innovation.

Choice Strategies services are designed to do two things extremely well: 1) save time, and 2) save money. We’ve partnered with several leading health-insurance carriers to receive regularly scheduled data feeds of medical claim data. This reduces paperwork and increases satisfaction while ensuring that plans remain in IRS compliance.

Additionally, we offer a voluntary substantiation service that similarly cuts through the clutter, limiting the number of requests for documentation sent to employees for medical transactions on their Choice Strategies card.

To learn more about ChoiceWorks, our full line of innovative products and services, please visit [www.choice-strategies.com](http://www.choice-strategies.com).

In addition to brokers, employers and members, Choice Strategies works with general agents, major carriers and other strategic partners, listening, learning and developing customized solutions as unique as each of the organizations we serve.
DELIVERING CUSTOMER SERVICE THAT REDEFINES SATISFACTION.

Thinking smarter and delivering more. It’s a mindset shared by every professional at Choice Strategies, whether we’re working with brokers, employers or members.

In addition to ChoiceWorks we offer BROKERS support in abundance, from broker webinars and on-demand videos to frequent industry and regulatory updates.

For EMPLOYERS, our value can best be expressed as significant peace of mind. Naturally, we handle the day-to-day member-level issues of administration personally. More strategically, our flexible, more affordable plans increase an employer’s competitiveness in business generally and employee recruiting and retention specifically.

Our web-based MEMBER portal is fully appointed with educational videos, how-tos, calculators and even member chat. What’s more, our member service team is trained to advocate for employees, interfacing directly with individual members and medical service providers on complex issues.

{ Such wraparound service isn’t available everywhere, but it’s a constant at Choice Strategies. }

PREPARE FOR SUCCESS. CHOOSE CHOICE.

As our nation enters a new era of healthcare delivery, you’ll need the right partner at your side. Higher costs and fewer benefits are no longer an option. Get used to the idea of cost control and an expanding roster of benefits. Get comfortable with price certainty and customized, flexible health plan administration that others won’t – or can’t – match.

To learn more visit www.choice-strategies.com.
To schedule a personal presentation, please call 888-278-2555.