

HealthPay Plus Grows With Your Clients' Programs

HealthPay Plus is expandable, providing your clients the opportunity to offer multiple tax-advantage benefits ...

- [Health Savings Accounts \(HSAs\)](#)
- [Flexible Spending Accounts \(FSAs\)](#)
- [Health Reimbursement Arrangements \(HRAs\)](#)

... using just one card. So whether your client offers HSAs alone, or also offers FSAs and/or HRAs through consumer-directed healthcare plans, any number of accounts can be accessed and managed with just one card.

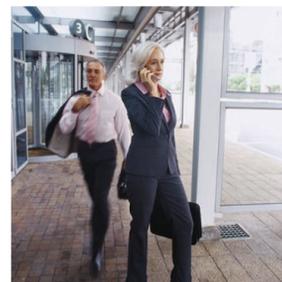
When it comes to selling health benefits, it's no longer business as usual

As employers are forced to transfer more financial responsibility to their employees through consumer-directed health plans, employees, in turn, are using their credit cards to help pay for out-of-pocket expenses. There is no time like the present to recommend the American Express HealthPay PlusSM Card. It allows your clients to offer their employees an easy way to access plan dollars, administrate their [Health Savings Account \(HSA\)](#), and take greater advantage of tax benefits, credit options, and investment opportunities through four key elements:

- [Tax-advantaged HSA](#)
- [Health Payment Card](#)
- [Optional Credit Line](#)
- [Investments](#)

Industry fact.

"Companies that already have consumer-driven health plans in place report widespread satisfaction among employees and managers." Survey of 316 employers by the Deloitte Center for Health Solutions and Deloitte Consulting LLP Companies.



As your clients look to curb spending, offer them a cure.

The American Express HealthPay PlusSM Card



Innovative solutions for them.
Smart business for you.

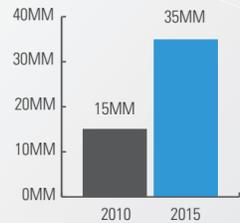


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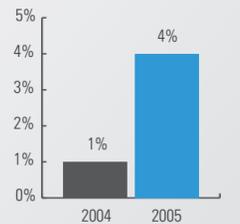




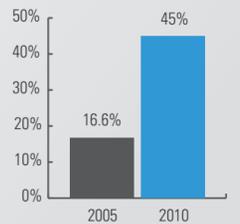
HSA's expected to increase dramatically. Number of HSA's forecast to be in existence by Celent'



High-deductible plans on the rise. Number of employers offering high-deductible insurance plans to employees'



Increased use of credit cards by consumers. Card payments across industries projected by Nilson Reports'



How consumer-directed healthcare affects everyone.

Employers.

Benefits providers are shifting to a shared responsibility model in an effort to:

- Reduce expenditures
- Increase employees' control and choice of healthcare options
- Offer employees tax benefits
- Promote cost-consciousness among employees

Employees.

Faced with higher deductibles, employees seek to:

- Lower their health insurance premiums
- Accumulate savings through tax advantages
- Gain more control over their healthcare decisions

Brokers.

Consumer-directed healthcare is your opportunity to:

- Develop new business
- Expand your existing business
- Increase your competitive advantage—and sales—by offering a full range of consumer-driven solutions

Why partner with American Express?

Innovation. Our end-to-end solutions are setting industry standards for how payments are processed in the consumer-directed healthcare environment.

Trust. As one of the world's most trusted brands, American Express has the credibility and experience to help your clients manage their healthcare benefit plan expense.

Collaboration. To help give you the competitive edge and ensure success, we can assist you with marketing tools, sales strategies, and product support.

Commitment. We are known around the world for treating customers honestly and fairly, while offering them the highest-quality products and best-in-class customer service.

Opportunity. Using our experience partnering with Small Business and Corporate Card clients, we can help you build new business and strengthen your existing relationships.

How American Express' solutions can help.

Employers.

- Offer one-stop healthcare savings and financing options
- Pay modest fees—HSA Custodian fees are set at low, competitive rates.
- Reduce calls to Human Resources—Online enrollment and easy-to-use communication tools relay the specifics to employees.
- Improve productivity—Less paperwork helps maintain administrative costs and maximizes productivity.

Employees.

- Flexible, multipurpose platform—an integrated HSA, FSA, HRA and Line of Credit offering, employees use just one card. Employees are open to configure their funds in any manner (flexible account configuration).
- Eligible individuals may have the choice to apply for an Optional Line of Credit, available through their HealthPay PlusSM Card.
- Our enhanced payment process—American Express SurePaySM—ensures that employees pay only the amount they owe for services.
- Personalized online information and toll-free customer service representatives are available 24/7.

Brokers.

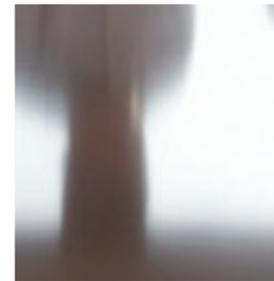
- American Express gives you all the tools you need to simplify the sales process, including product training, marketing materials, and Web site support.
- With a commission structure designed to develop a partnership in the delivery of CDHC solutions, American Express is committed to rewarding you for your achievements.
- When you bring the best in innovative and cost-saving ideas to them, your clients will remain loyal to you.

Easy-to-sell solutions that earn you more

As healthcare expenditures continue to rise, your clients depend on you to provide them with cutting-edge ways to apply benefits savings measures—and still attract and retain employees, simply and affordably. American Express now offers a suite of robust healthcare payment solutions to help your clients adapt to the growing trend toward consumer-directed healthcare (CDHC), while helping you develop new business and increase sales.

Industry facts.

- "Survey shows more employers turning to consumer-driven plans to reduce health spending." Managed Care Weekly Digest, January 2, 2006, (NewsRx.com).
- 77% of those surveyed said they expect consumer-driven plans to change employee purchasing patterns by making them aware of the true cost of health care, while 8% said they will not.



Start growing your business today with the help of the American Express healthcare payment solutions. To find out more, please visit americanexpress.com/healthpayplus, call **800-330-99822**, or e-mail us at healthcarepayments@aexp.com.

The American Express HealthPay PlusSM Card



Innovative solutions for them.
Smart business for you.

