

# Our Scorecard

## Here's how we measure up against our competitors\*

We're delivering high ranking results when compared to the performance of our peers.\* It starts at setup, when our team pays careful attention to plan design details and carrier data integration. We don't stop there. As participants begin using their accounts, we monitor results and identify additional paths that can be explored to optimize the user experience. We blend industry-leading technology with our passion for fostering simple consumerism. It's an approach that boosts confidence and maximizes convenience. We take it seriously, and it shows.



### Claim Approval Rate

We work hard to help employees understand what's considered reimbursable and they're getting it!

**98.4%**

INDUSTRY MEDIAN:  
96.8%



### Automated Payment Rate

We educate our employees to leverage hassle-free reimbursement tools such as direct deposit and pay provider.

**97.1%**

INDUSTRY MEDIAN:  
93.9%



### Debit Card Auto Substantiation

Our carrier/copay matching technology makes the debit card what it should be, convenient.

**92.9%**

INDUSTRY MEDIAN:  
80.3%

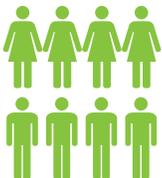
## Mobile Adoption Rate



Through effective communication, we drive employees to use convenient tools like the mobile app. In fact, our participants are **3X more likely** to use the mobile app than our competitors' participants.

**3X**

## Our Employers See Growth



On average, our employers experienced **over an 8% jump** in employee participation last year (that's over 50% more than our competitors can claim). Also, our employers carry **3.8** active products on average, all stacked on one card! (The industry median for employee participation is 3.6% and 2.1 for active products per employer.)

\*Source: 2014-2015 Evolution1 Benchmark Report - March 1, 2015

**Claim Approval Rate:** Rate indicating the percentage of claims that are eligible for reimbursement.

**Automated Payment Rate:** Rate indicating the number of claim payments that are electronically paid (debit card or direct deposit).

**Debit Card Auto-Substantiation Rate:** Measures the total number of debit card transactions that were auto-substantiated (did not initiate a receipt request) by the system versus the total number of debit card transactions that occurred.

**Mobile Adoption Rate:** Measures how likely participants are to download and utilize mobile application tools for account management.

**Same Client Participation Change:** Measures total participants for the set of employers on the system last year versus total participants for that same set of employers this year.



**BAKER TILLY**  
VANTAGEN