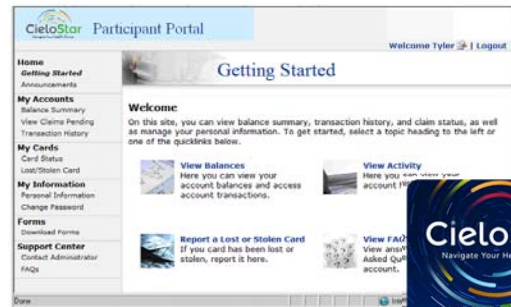




Flexible Spending Account Administration

FSA | Transit/132 | HRA | HSA | Debit Card

Cielostar has administered FSA accounts since 1992 and adopted the Debit Card option in 2000. We pay careful attention to the specific needs and rules associated with each of our clients' Plans, and go the extra mile to configure our systems to maximize efficiency and auto-adjudication.



- **Online Access for HR:** Client can run over 20 real-time reports in .xls or .pdf to review all transaction processing and reimbursement activity, account balances, and enrollee information. You can also look up individual participant details.
- **Online Access for Participants:** Participants can review all account balance, history, transaction, and demographic data. Request reimbursement online and upload receipts. Both manual and debit card transactions are in one place.
- **Online Access for Participants:** Participants can review all account balance, history, transaction, and demographic data. Both manual and debit card transactions are in one place.
- **Enrollment Options:** Online via BenefitReady®, EDI file feed from another system, telephonic, and paper enrollment are all available options.
- **Welcome Packets:** Numerous fulfillment options are available to new or open enrollees including a list of covered items, direct deposit instructions, claim form, and claim submission information. Customized for each client.
- **Reimbursement Options:** Debit Card, Direct Deposit, or hardcopy check.
- **Debit Card ROI:** Card pays for itself!
- **Claims Funding:** CieloStar offers several claims funding options, and does not require pre-funding. ACH or wire transfer from a client controlled bank account is preferred.
- **Debit Cards:** Available since 2000 at CieloStar debit cards are a popular and effective method of simplifying and automating much of the transaction and reimbursement process.
- **Dependent Debit Cards:** We can issue additional cards with dependent's name on it – free!
- **Client Logo:** Thermal imaging of Client logo onto debit cards is available to promote branding and avoid confusion.
- **Auto-adjudication:** IIAS, co-pay matching, recurring expense and other configuration settings minimize substantiation requests.
- **Priority Stacking:** Multiple accounts can be set-up on the same card such as an HRA and Limited FSA with one designated to pay first, once exhausted the other pays out.
- **IIAS Standards:** Fully implemented
- **Live Customer Service:** Toll-free 1-800 Customer service for FSA participants

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