

Vive

BENEFITS



Your Vive Implementation Team

Rachel Morley

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Jen Peebles

VP, Commercial Operations
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Rachel and Jen are your main points of contact for all things implementation related. They will help the team drive efficiently toward our launch date and ensure an outstanding experience.

They will lead member communications and onboarding activities, providing a comfortable experience for all your employees.



Vive's 0% interest line of credit protects employees while fueling consumer-driven health plan success.

Through our integrated HSA and credit program, Vive is the completion of an employer's consumer-driven healthcare strategy.



HOW IT WORKS

Vive™ in 5



Enroll

Enrolled members receive a Vive MasterCard.



Open

Vive opens and manages your Vive payment account.



Swipe

Use Vive to pay for valid healthcare services. If costs are more than what's saved, Vive covers the difference.



Watch

Automatically repay advances via payroll. If eligible, HSA contributions are auto-redirected to repay the advance pre-tax.



Thrive

Members experience financial security and peace-of-mind.

The January Problem

Accidents happen - medical expense stress doesn't need to.

Mary just switched her family to the employer-offered CDHP. She is excited about the opportunity to save money in her HSA, but when her daughter breaks her arm in January, there isn't enough in her HSA to cover the out-of-pocket costs.

She might have enough in her personal savings, but she might end up applying for a medical credit card with a high interest rate. With Vive, she doesn't have to worry.

Vive[™]





The Shock Claim

Vive delivers the payment, so Julia can focus on delivering her baby.

Julia felt confident planning her pregnancy and delivery budget, until complications pushed her into a high-risk category. The added costs for specialist consultations went way beyond what she had saved.

She might have risked skipping some specialist appointments or paid for each \$500 consultation with a high-interest medical credit card. With Vive, she doesn't have to worry.

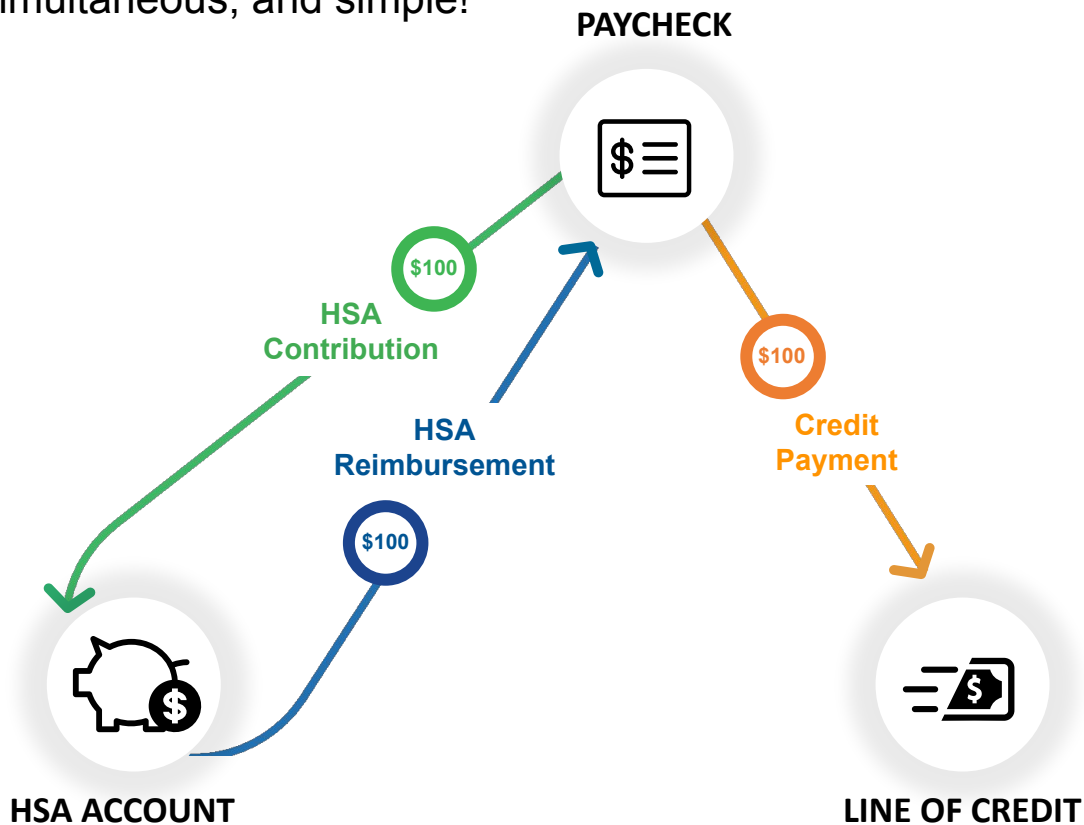


Julia was able to pay at the time of service, thanks to her Vive card, and she even received a 20% discount on her bill for paying in full. Vive works by letting Julia borrow her future contributions at 0% interest, supplying a zero-fee way to pay, even as she rolls her balance over to the next year. Her contributions will continue to pay down her credit line until she's saving again.

[illegible]

Vive's Simple Way to Repay

From monthly contributions to monthly repayments, members never have to worry. The entire process is integrated into their payroll, making the process seamless, simultaneous, and simple!



SAMPLE PAYCHECK

Sample Company

Northeast Dermatology Associates PC
200 Main Street
Suite 311
Lawrence, MA 01843
978-681-5599

Pay Statement

Period Start Date06/01/2020

Period End Date06/30/2020

Pay Date07/15/2020

Document3845

Net Pay\$25,794.78

Pay Details

Pay To: 11 Ashland Street
Newburyport, MA 01950
USA

Employee Number100167

SSNXXX-XX-XXXX

JobPhysician

Pay Rate\$168.2892

Pay FrequencyMonthly

Pay GroupNEDA Monthly-2019

LocationMass Ave Office

BrandNEDA - Northeast Dermatology

PracticeNEDA - Northeast Dermatology

SiteNAMAAS - Mass Ave Office

DepartmentPC - Patient Care

Earnings

Pay Type	Hours	Current	YTD
Bonus	0.0000	\$0.00	\$02,869.96
Commissions Com		\$33,612.48	
Holiday	0.0000	\$0.00	
HSA ER Match		\$166.67	\$166.67
HSA REIMBURSE		\$273.08	\$273.08
Regular Pay	0.0000	\$0.00	\$79,927.87
Vacation	20.0000	\$3,365.38	\$24,396.00

Total Hours Worked: 0.0000Total Hours: 20.0000

Deductions

	Based On	Pre-Tax	Employee	YTD	Employer	YTD
401(k) Catch Up	\$0.00	Yes	\$0.00	\$2,153.84	\$0.00	\$0.00
401(k) Pre-Tax	\$0.00	Yes	\$0.00	\$7,538.44	\$0.00	\$0.00
Default	\$0.00	Yes	\$157.35	\$1,125.63	\$0.00	\$0.00
HSA ER Match	\$0.00	No	\$166.67	\$1,012.79	\$0.00	\$0.00
HSA Family	\$166.16	Yes	\$166.16	\$1,061.80	\$0.00	\$0.00
HSA LOAN REPAYM	\$0.00	No	\$273.08	\$273.08	\$0.00	\$0.00
PFO HSA	\$0.00	Yes	\$1,075.00	\$7,690.35	\$304.83	\$1,889.32
Vision	\$0.00	Yes	\$21.01	\$141.24	\$0.00	\$0.00

Taxes

	Based On	Current	YTD
Tax	\$35,526.34	\$7,460.32	\$39,926.57
Federal Income Tax	\$35,526.34	\$515.16	\$2,799.31
Employee Medicare	\$0.00	\$0.00	\$6,537.46
Social Security Employee Tax	\$0.00	\$0.00	\$8,537.40
MA State Income Tax	\$35,526.34	\$1,756.08	\$8,736.74
MA Paid Family Leave- EE	\$0.00	\$0.00	\$179.00
MA Paid Medical Leave- EE	\$0.00	\$0.00	\$341.46

Paid Time Off

Plan	Current	Balance	Account Number
Personal Time	0.0000	16.0000	XXXXXXXX1968
Vacation	1.1540	-62.2880	

Net Pay Distribution

	Account Type	Amount
Total	Checking	\$25,794.78

Pay Summary

	Gross	FY Taxable Wages	Taxes	Deductions	Net Pay
Current	\$37,417.81	\$35,526.34	\$8,733.58	\$1,889.27	\$25,794.78
YTD	\$201,122.89	\$179,225.96	\$65,451.48	\$25,794.78	\$118,774.46

Earnings

HSA Employer Match	\$50.00
HSA Reimbursement	\$100.00

Deductions

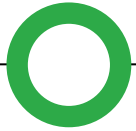
HSA Contribution	-\$50.00
Vive Credit Payment	-\$100.00

NET CHANGE = 0

How do we implement Vive?



Open Enrollment Planning



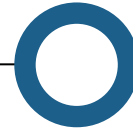
Open Enrollment Technology

What is your platform and employee experience?



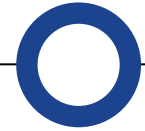
Define Vive HSA with contributions into Benefit Election Process

How will the HSA contribution design be built into the election process?



Plan Selection

How will I determine which plan is best for me?



Vive Member Education and Communication for Open Enrollment:

- Email Campaign
- Printed Materials
- Employee Webinar

Attribution Design for HSA Contribution

Amount of Coverage

A combination of HSA balance & 0% interest, zero fee credit

\$TBD

INDIVIDUAL

\$TBD

FAMILY

Vive HSA

Recommended Employee Monthly HSA Contribution

\$TBD

INDIVIDUAL

\$TBD

FAMILY

Monthly Repayment – Required amount when credit is used

\$TBD

INDIVIDUAL

\$TBD

FAMILY

Employer Sponsored HSA Contribution

Employee Only (\$TBD annually)	\$TBD/Month
Employee ++ (\$TBD annually)	\$TBD/Month

Employee Minimum Additional Recommended:

Employee Only	\$TBD/Month
Employee ++	\$TBD/Month

Employee Maximum Additional Allowed:

Employee Only (\$3,650 annual limit)	\$TBD/Month
Employee ++ (\$7,300 annual limit)	\$TBD/Month

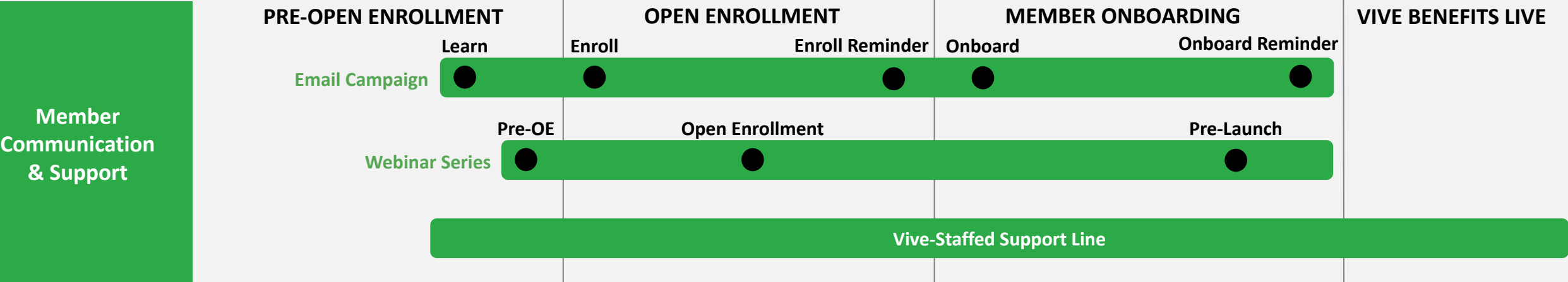
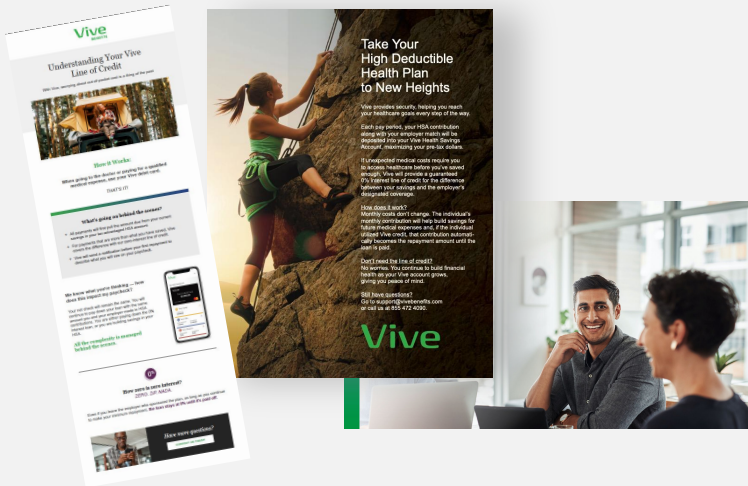
Vive Member Campaign

BEST PRACTICES

Our goal is to help you inform employees about Vive Benefits so you have a successful Open Enrollment

Available Materials:

- ✓ Meet Vive video
- ✓ One Pagers - General & Member Communication
- ✓ FAQ: How to answer questions about Vive
- ✓ Case study / testimonial
- ✓ Webinar PowerPoint slides & Presentation support
- ✓ Email campaign to your employee mailing list
- ✓ Support line available to answer employee questions



Member Onboarding

Account activation is an easy 3 step process

Members are sent a Welcome email to the email address on record at HR to begin the onboarding process.

Alternatively, employees can go to ViveBenefits.com on their computer, tablet, or mobile phone to activate their account during the enrollment period.

STEP 1

Set Password

Employee confirms SSN and sets their Vive log-in

STEP 2

Verify Identity

Employee provides information required for HSA account set up (mother's maiden name, valid ID)

STEP 3

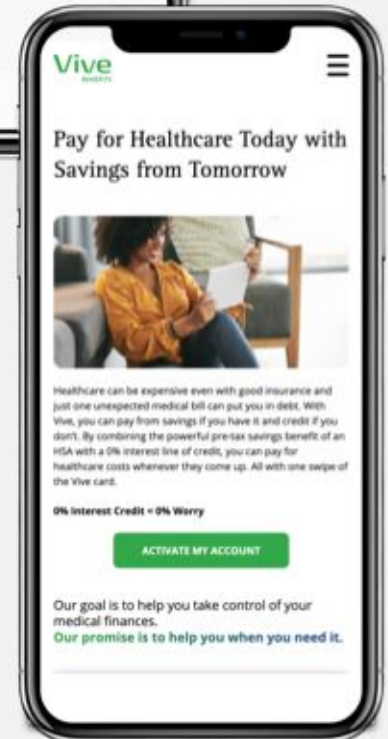
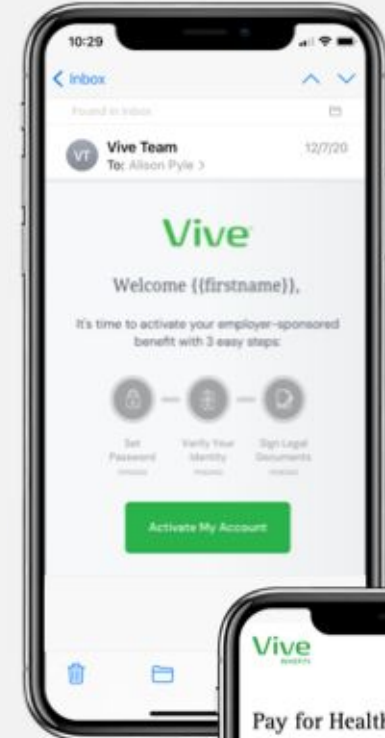
Sign Legal Documents

Employee signs Vive's terms and conditions for account, payment card, zero-interest line of credit

OPTIONAL

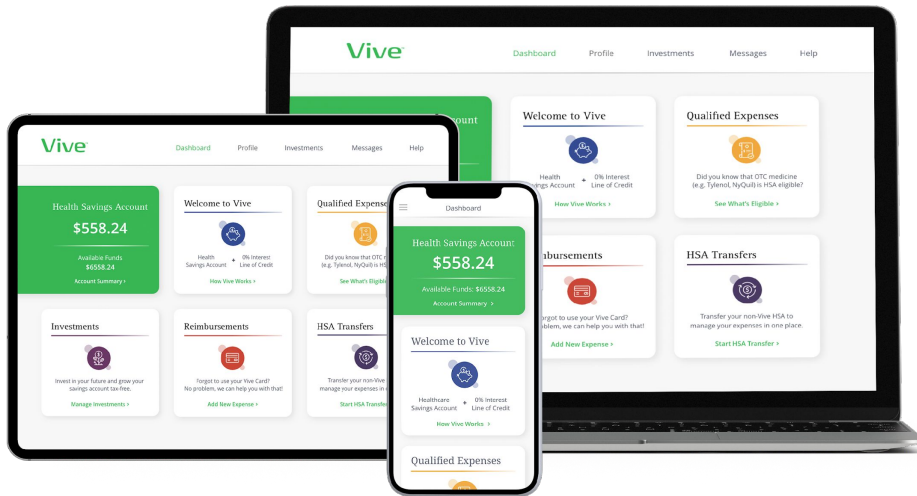
HSA Transfers

After signing legal documents, employees are given the opportunity to have Vive help begin the HSA transfer process.



Member Experience

Financial Well-Being Delivered



Members can access ViveBenefits.com on their
Desktop, Tablet, or Mobile Phone

Dashboard

Account balances and access to powerful tools and utilities

Track Savings & Spending

Easy to understand Account Summary and Transactions views

Education

Continuing education to help the member maximize their tax savings

Investments

Ability to invest HSA savings in Devenir self-directed funds

Customer Support

Dedicated support via Phone, Live Chat, and Secure Message

Implementation Requirements



Pre-Open Enrollment

- Complete benefit eligible census prior to Open Enrollment



Benefit Eligibility

- Post election final eligibility
- Ongoing weekly eligibility files



Payroll Integrations

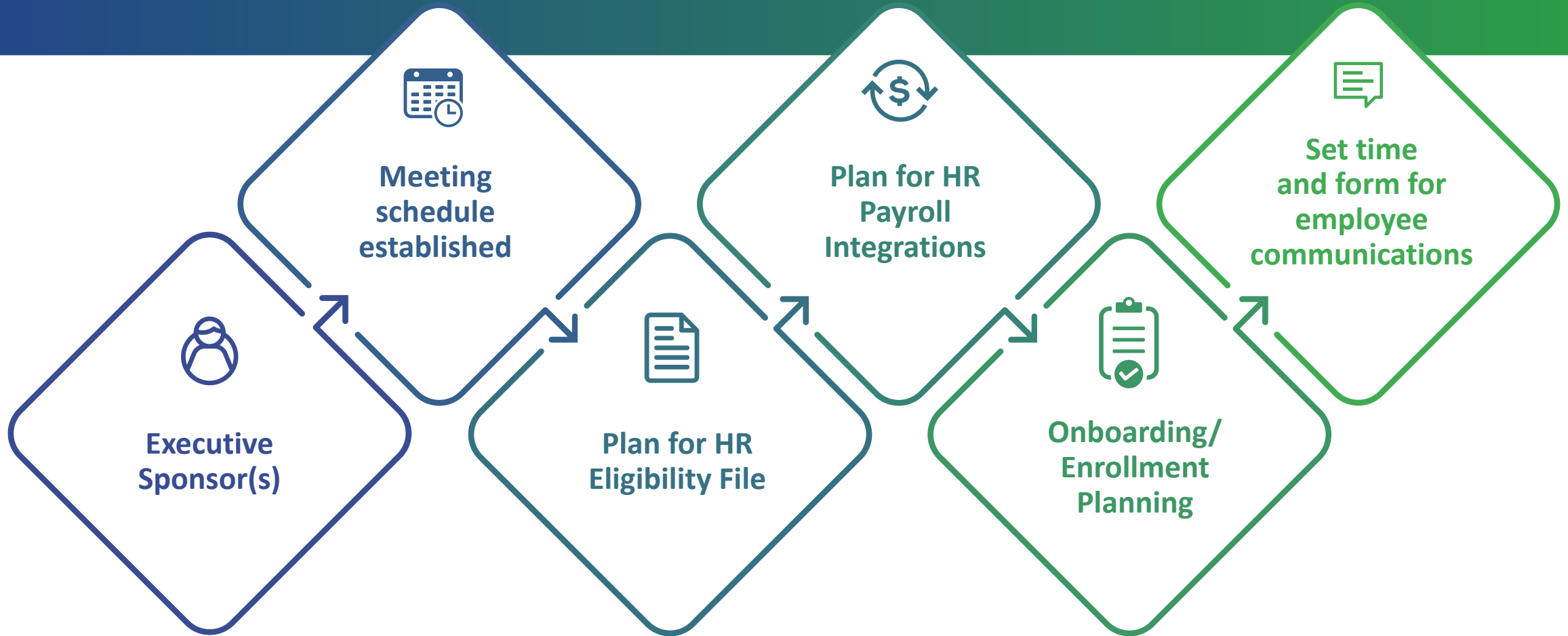
- Configure payroll deduction codes
- Import inbound loan repayment report
- Outbound contributions/ deductions report



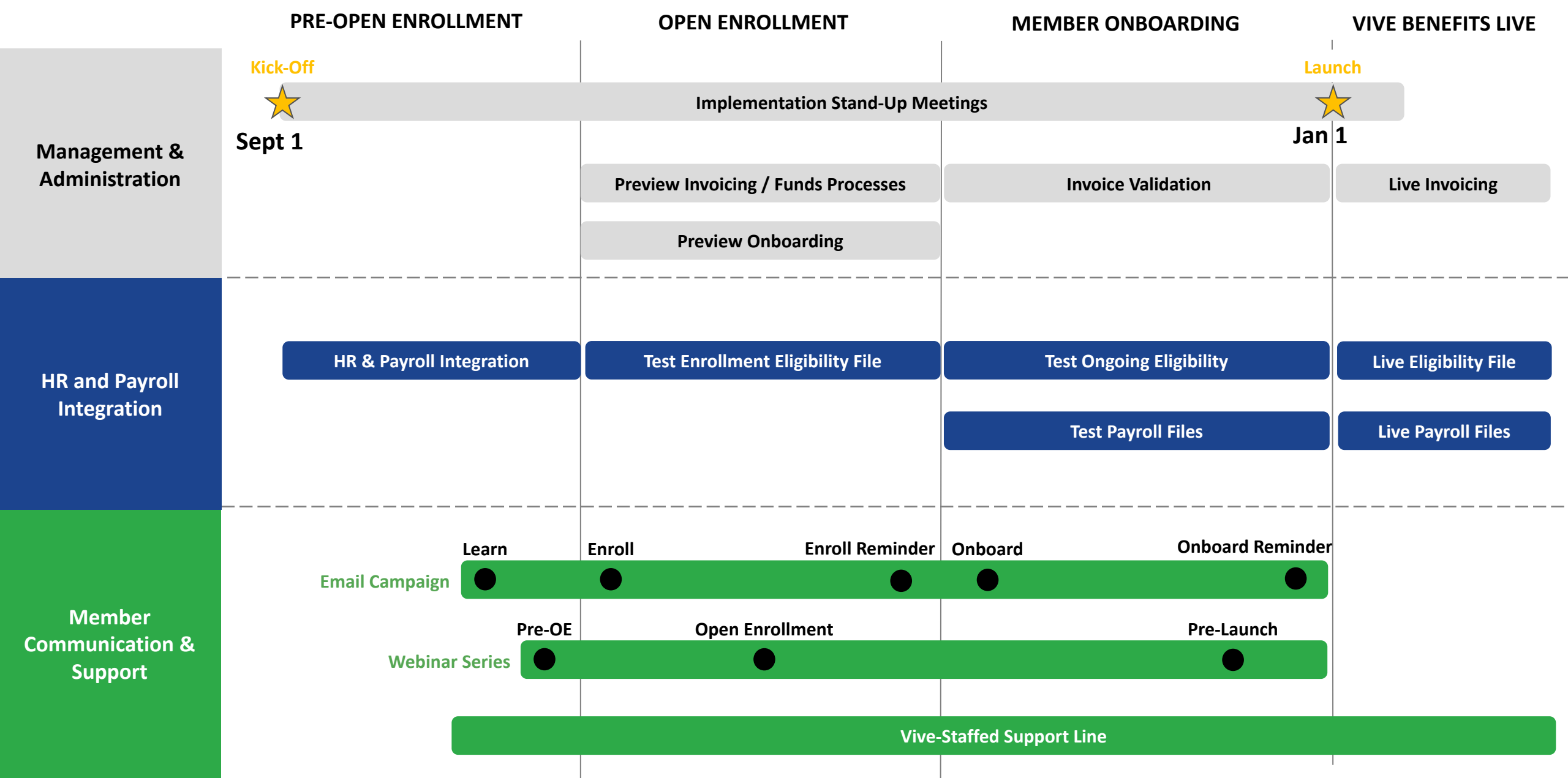
Technical Tasks

- Payroll calendar
- Allow-list vivebenefits.com
- Data exchange configuration
- Point of contact for payroll and invoicing

Next Steps



Major Milestones for Launch





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