

# Let's help employees get on the road to financial health together

A Bend HSA guides employees on the path to financial health, making it easy for them to track and manage their health savings.



## Say hello to unprecedented innovation

Getting control over healthcare costs can feel overwhelming. When it comes to making progress on the path to financial health, many consumers remain stuck at basecamp because their health savings account lack the tools and guidance needed to make progress.

Bend is more than an HSA. We use advanced technologies to help employees optimize tax benefits and health spending through their HSA account. Our unique platform learns individual behaviors and situations, predicts outcomes and delivers actionable advice that helps employees manage their health savings.

### Relax. We'll do the work for you.

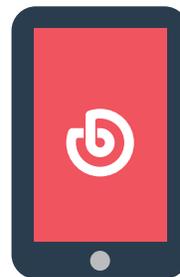
Throw away the map and compass. With Bend, there are no complicated HSA rules, regulations or qualified expenses to learn.

While other HSAs are largely transactional in nature and require customers to learn how they work, Bend learns what employees want and need. We offer guidance that enables them to easily maximize their tax savings, spend more wisely, save and grow their accounts and achieve financial health, so they can feel confident in their decisions at every step along the way.

### 24/7 convenience at your fingertips

We meet employees where they are. Our powerful consumer-centric platform and responsive design offers anytime, anywhere access to their accounts. And we make it just as easy to understand and use whether they're spenders, savers or investors. Bend offers dashboard views that flag eligible expenses, track insurance deductibles and manage contributions. **With one click**, employees can:

- Maximize tax savings
- Capture all out of pocket healthcare expenses
- Change contributions on demand
- Get reimbursed for out of pocket expenses



## Truly innovative capabilities



Creates an outstanding, customized user experience based on individual activity



Simplifies HSA use and drives engagement



Uses behavioral economics to nudge savings



Reduces planning and education needs



Makes reimbursements easy



Delivers 360-degree view of expenses through links to personal accounts



## An HSA that's better for everyone

Bend helps reduce the headache of managing an HSA program through automation. And with our integration into payroll, even frequent payroll updates are automated so you don't have any additional workload to manage.

And because Bend makes it easy for employees to identify eligible expenses and increase their pre-tax payroll contributions as they go, it leads to a growth in employee contributions. Employees more fully maximize the HSA benefit and your FICA tax savings increase.

At Bend, we relentlessly look for ways to make HSAs better with innovative solutions that simplify the user experience, organize information and guide participants on how to best use their HSA.



## Meet the Bend Advisor

With Bend, employees don't have to be financial experts or save up in advance to get started on the **path to financial health**. The Bend HSA comes equipped with the Bend Advisor. The Bend Advisor

is a unique tool that takes advantage of leading technologies, including artificial intelligence.

## How it works

While other products leverage technology to offer basic transactions such as balance checking, transaction oversight and simple calculators, only Bend leverages AI and machine learning to support and engage users at a deeper level by recognizing patterns and suggesting optimizations.

The Bend Advisor pulls in data from other accounts – like checking, credit cards and payroll – to guide employees' decision-making. The more they use the intuitive, behavior-based guidance, the more it learns about their unique situation. Leveraging that information, the Bend Advisor identifies opportunities and informs employees of specific actions to take or, if permitted, to act on their behalf to ensure they're making the right decisions.

By using the Bend Advisor, **employees can feel confident that they're growing and spending their savings wisely.**



### Simplify

Make HSAs easy to use, understand & maximize tax benefit for individuals and employers

### Organize

Enable an individual to understand and manage all of their healthcare spending in one place

### Advise

Recognize everyone's unique situation, advise and take action as necessary



To get started, sign up at [employer.bendhsa.com](https://employer.bendhsa.com). For additional questions, please contact [sales@bendhsa.com](mailto:sales@bendhsa.com).