

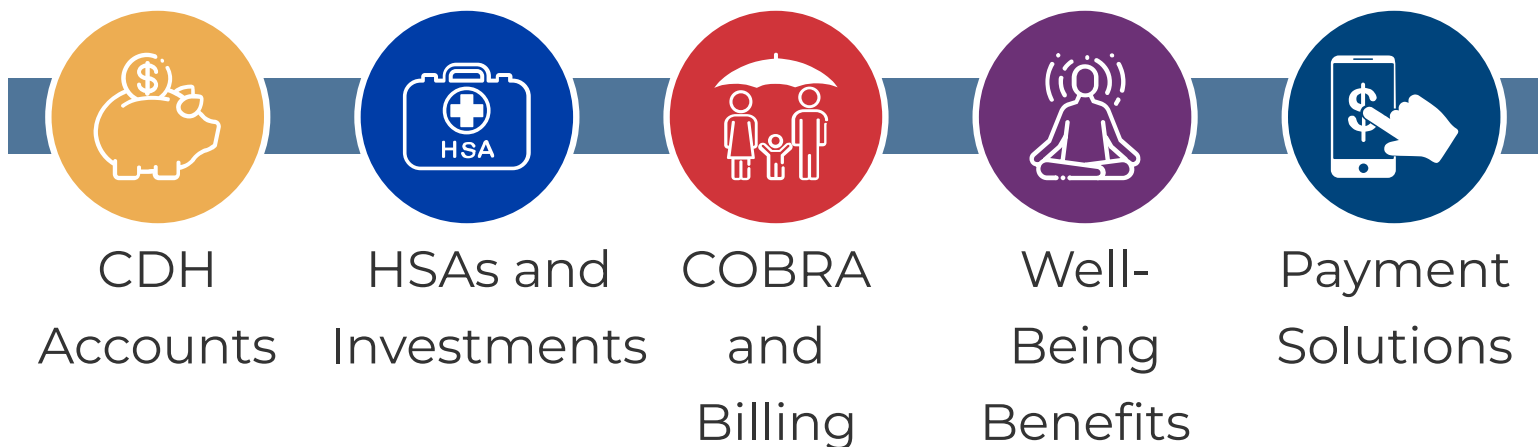


 Growth Solutions  Products and Services ▾

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 Watch a Demo

Opportunity for growth abounds within the benefits administration industry. Get where you want to grow with DataPath solutions as your travel partner.



CDH Accounts

FSAs, HRAs, and other CDH accounts are making big strides in adoption and market penetration

A foundation of the tax-advantaged benefits industry, consumer-directed healthcare accounts continue to grow in both market penetration and adoption rates.

- ✓ The number of active FSA accounts is expected to **exceed 33 million** for the first time in 2023.
- ✓ HRA accounts, including group health HRAs, ICHRAs, QSEHRAs, and more, are



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expanding exponentially.

- ✓ The U.S. Treasury anticipates more than 11 million Americans will be enrolled in ICHRA plans alone by 2025. In 2021, as many as 80% of the companies offering ICHRAs were “net new” to benefits, having not previously sponsored a group health plan.
- ✓ Qualified transit/commuter plans under Section 132 are increasing in popularity as employers seek to expand benefits programs to help attract and retain quality talent.

FSA Accounts in 2023

Partner with DataPath to simplify your CDH administration and grow your business.

DataPath Summit is the industry's first, true all-in-one cloud-based solution for comprehensive benefits administration functionality. Purpose-built for a better benefits experience, Summit simplifies healthcare, individual premium reimbursement, dependent care, and transit/commuter account management.



HSA and Investments

HSAs are savings and investment powerhouses for healthcare and retirement

There's no disputing that Health Savings Accounts are revolutionizing how we prepare for healthcare and retirement.



- ✓ More than **34 million** HSA accounts held nearly **\$99 billion** in deposits and investments in 2022. Account contributions were **up 11% year-over-year**.
- ✓ Younger consumers have embraced health savings accounts, with **almost 1 in 5** Americans in their 30s owning an HSA.
- ✓ HSAs are utilized in every U.S. state and territory – with as many as **77%** of a state's privately insured population covered by an HSA.

20% of Americans in their 30s have an HSA

34,000,000
HSA Accounts in 2022



\$99 billion in deposits and investments

Partner with DataPath to offer employers and account holders the best HSA experience in the market. Summit equips TPAs to thrive in the industry by offering employers and account holders a better benefits experience with centralized HSA administration, mobile app, debit cards, flexible banking options, and integrated investments in a secure, web-based environment.





COBRA and Billing

TPAs need a proven COBRA solution to grow in this challenging market

Despite the **lowest unemployment rate in 50 years**, American companies are announcing substantial layoffs almost daily as they navigate a struggling economy.



- ✓ Only a month into 2023, some of the nation's larger firms had announced the intent to pursue **over 40,000 layoffs** this year.
- ✓ That doesn't include unannounced layoffs and those planned by smaller companies, voluntary terminations, and other qualifying events.

In this market, TPAs need a powerful, proven COBRA solution. Summit COBRA and Billing helps you grow your business by providing a smooth, efficient, and compliant experience for employers, beneficiaries, retirees, and direct billing recipients alike.

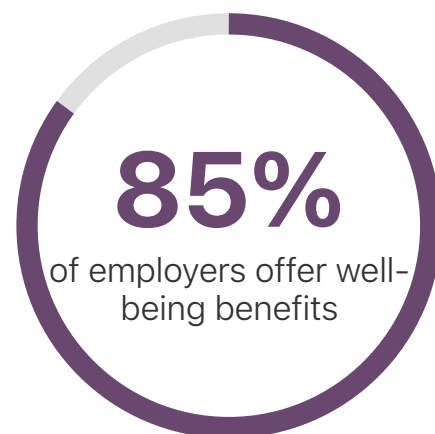




Well-Being Benefits

Attracting and retaining top talent requires creativity

Finding and keeping top talent in today's labor market requires extraordinary innovation. Nearly half of Americans who leave jobs cite benefit dissatisfaction as one of their primary reasons for leaving.

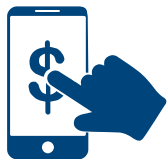


- ✓ More than 85% of employers offer well-being benefits beyond physical health.
- ✓ Almost 70% of employers are making employee well-being a top strategic priority in their benefits package going forward.
- ✓ Well-being benefits include physical health, emotional health, financial health, and social health (peer recognition, charitable donations, and more).

Partner with DataPath to offer well-being benefits and reduce employee turnover for your clients.

With DataPath Summit, TPAs can offer a full suite of well-being benefits – Lifestyle Spending Accounts, student loan reimbursement programs, disaster relief, and more – supported by a full-featured mobile app and customizable debit card.





Payment Solutions

Leverage new opportunities from payment solutions in a cashless society

As we grow closer to a society in which digital payments have made cash transactions practically obsolete, debit card options and card processing capabilities grow more important to employee benefits.



- ✓ DataPath COMPASS™ is the customizable debit card that supports nearly any program parameters.
- ✓ Our Medicare Solutions debit card supports employer-sponsored Medicare Advantage Employer Group Waiver Plans (EGWPs) and HRA reimbursement plans for employees and retirees.
- ✓ DataPath's extensive card processing services are available for all administrative systems and all plan types.

Partner with DataPath to maximize your electronic payment opportunities and grow your business.

DataPath has been an end-to-end card processor for more than a decade and transactions are processed by our experienced, U.S.-based card services team.



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QUERBES & NELSON

DataPath has given us

DataPath Thought Leadership



a way to set ourselves apart from other brokers.

Rachel Thrash
Claims Manager



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DIRECT PAY PROVIDER NETWORK LLC

We're a small business and our

Whitepaper: How TPAs Can Use Outsourcing to Prepare for Growth, Improve Efficiency, and Increase Profit

Whitepaper: Getting Creative in a Post-Pandemic Enrollment Season

Whitepaper: Changing Perceptions of Employee Benefits in a Post-Pandemic Workforce



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**Paul
Williams**
Principal/Owner

Growth Solutions

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- COBRA and Billing
- Well-Being Benefits
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- Marketing Services
- DataPath Platform

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