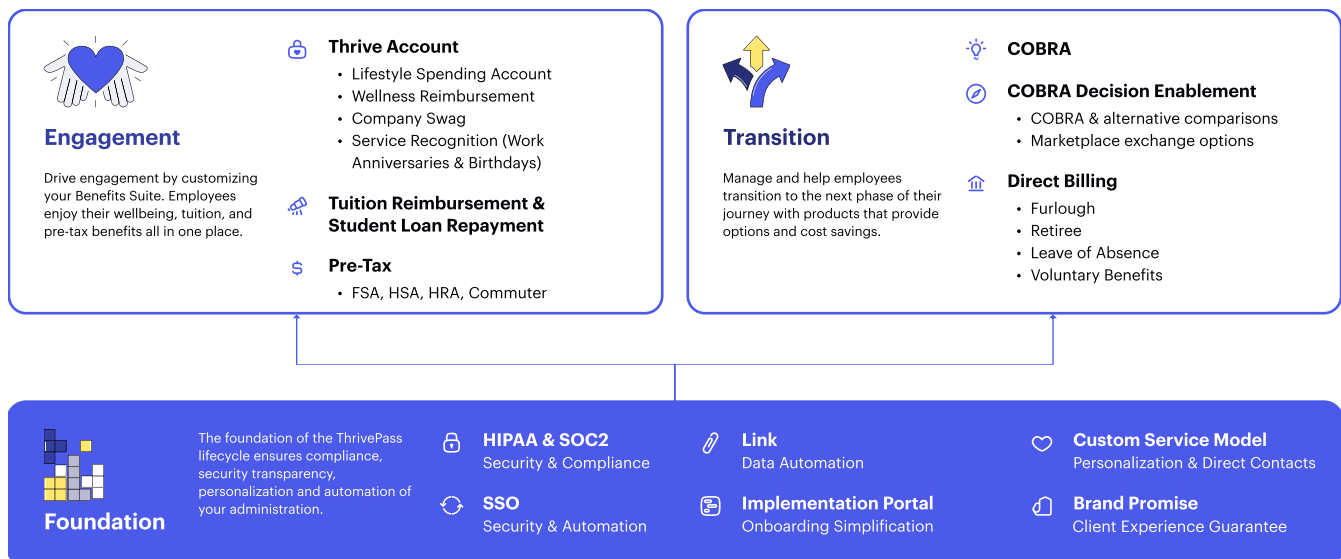


THRIVEPASS

Build Your Benefits Suite.

Building your Benefits Suite starts with a strong foundation, and a consolidated experience, ensuring you have an innovative benefit offering that sets you apart as an Employer of Choice. Blending state-of-the-art technologies and stellar service, ThrivePass provides you with a personalized benefit approach to meet the needs and interests of your employees.

ThrivePass Personalizes Benefits.



Utilize the entire Benefits Suite and customize the products that work for you!

THRIVEPASS

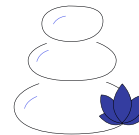
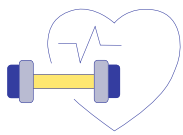
Engagement



Drive engagement by customizing your Benefits Suite. Employees can access their Lifestyle Spending Account, Tuition Reimbursement, and Pre-Tax benefits all in one place.

THE THRIVE ACCOUNT | A digital spending account for employees.

Lifestyle benefits are no longer just physical wellbeing. With our exclusive Thrive Account, your employees choose what is most meaningful to them and meet them where they're at - whether it comes to physical, emotional, or financial wellbeing, family support, or other lifestyle benefits. We bring personalization to employee benefits, while also providing a superior employee experience. ThrivePass provides a fully customizable, automated solution giving employees choice with a more holistic and inclusive approach where employees can actually "pick their own perk" based on the spending categories you decide to enable.



TUITION, LEARNING & STUDENT LOAN REPAYMENT | Section 127 education benefits.

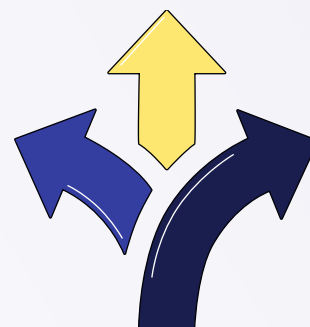
U.S. Code §127 enables employers to operate "educational assistance programs" with a maximum exclusion up to \$5,250. ThrivePass Tuition Reimbursement is a digital platform that makes managing educational assistance programs easy for you and your employees. We bring approval, substantiation, and reimbursement under one roof and we'll even verify the approvals for you. Tell us how your program works and we'll automate the process.

PRE-TAX ACCOUNTS | FSA, HSA, HRA and Commuter Benefits

FSA, HSA, HRA, and Commuter benefits—whatever the plan type, employees can access pre-tax smart accounts on the ThrivePass portal or mobile app. Lower taxable income and enable employees to save for medical events, commuting costs, and dependent care. Our stackable debit cards make using a pre-tax account as easy as opening your wallet.

THRIVEPASS

Transition



Manage and help employees transition to the next phase of their journey with products that provide options and cost savings.

COBRA

ThrivePass can help provide you with a customized solution that handles the complexities of your plan while also ensuring full compliance with COBRA regulations, sending accurate and timely notifications to participants and benefit providers.

COBRA DECISION ENABLEMENT

ThrivePass offers a guided Decision Enablement tool that provides a personalized recommendation to the benefit plan that best suits an individual's needs/situation, including support to navigate and enroll, while also directly comparing BOTH their COBRA plan AND those recommended Marketplace plan options side-by-side all within a single, integrated portal.

A screenshot of a web application interface titled "Your recommended plans". At the top, there is a progress bar with four steps: "All About You", "Health Info", "Spending History", and "Plan Selection", with "Plan Selection" being the active step. Below the title, a subtitle reads "We recommend plans for the family coverage tier below." The interface displays three plan cards side-by-side. Each card shows the plan name, a monthly premium, and a list of costs (Deductible, Out-of-Pocket Max, Office Visit, Specialist Visit). The first card is labeled "Best match" and has a premium of \$1,049.04. The second card is labeled "Your current plan" and has a premium of \$1,527.34. The third card has a premium of \$883.81. Each card also includes buttons for "VIEW PLAN DETAILS" and "ENROLL IN PLAN".

Recommended Plans	Compare Plans	Browse Other Plans
MEDICAL *Best match Anthem BlueCross Blue Shield Gold PPO \$1,049.04 / month was \$0.00 / month Deductible: \$2,000.00 Out-of-Pocket Max: \$4,000.00 Office Visit: \$20.00 Specialist Visit: \$50.00 VIEW PLAN DETAILS ENROLL IN PLAN	MEDICAL *Your current plan Anthem BlueCross Blue Shield Silver PPO \$1,527.34 / month Deductible: \$1,500.00 Out-of-Pocket Max: \$3,000.00 Office Visit: \$25.00 Specialist Visit: \$50.00 VIEW PLAN DETAILS ENROLL IN PLAN	MEDICAL Anthem BlueCross Blue Shield Bronze PPO \$883.81 / month was \$1,000.00 / month Deductible: \$3,000.00 Out-of-Pocket Max: \$5,000.00 Office Visit: \$35.00 Specialist Visit: \$70.00 VIEW PLAN DETAILS ENROLL IN PLAN

DIRECT BILLING

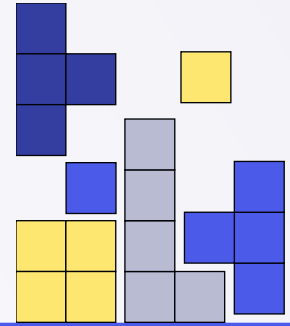
ThrivePass can also direct bill retirees, LOA employees, or active employees with group voluntary benefits. Services range from full notification of continuation options to strictly billing and collecting payments once an individual has enrolled.



THRIVEPASS

Foundation

The foundation of the ThrivePass lifecycle ensures compliance, security transparency, personalization and automation of your administration.



HIPAA & SOC2

Data security is paramount. As such, we are both HIPAA & SOC2 compliant.

SINGLE SIGN-ON (SSO)

SSO makes access seamless and secure for you and your employees.

LINK

Data integrity and transparency can be a challenge across the benefits industry. With our Link middleware technology, data transmission and file management is made simple by pre-editing and monitoring employee and enrollment data prior to moving it into production.

IMPLEMENTATION

No more wondering where you stand in the onboarding process. Each client works with a dedicated Implementation Manager and has full transparency throughout the entire implementation project.

CUSTOM SERVICE MODEL

Each client has a personalized service model with direct contacts for support.

BRAND PROMISE

With our [Brand Promise](#), we stay true to our commitments, to our clients, and partners.