

Keynote Session

Banking and Technology Roundtable – Where the Industry is Heading

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Date: Thursday, September, 27th





NEW!

- New Products & Services
- Tremendous Growth Opportunities
- New Sources of Revenue and Client Relationships

U.S. Healthcare - Five Primary Groups

Providers - Doctors,
Hospitals, etc.
Suppliers

Consumers - Employers,
Employees, Individuals
Buyers/Users

**Commercial
Payers** -
Health Carriers,
Self insured ERs
Payers/Sellers

**Brokers/Benefit
Consultants**
Sellers

**Government
Payers**



Consumer Empowerment Tools

- Self-Service Consumer Benefits Portal
 - Decision Support Tools
 - Transparency – Price & Quality
 - HSA / FSA / HRA Accounts
 - Bill Payment
 - Electronic Shoebox
 - Transaction History
 - Electronic Statement Access
- Movies – Flash Education
- Healthcare Financial Planning & Investment Tools
- Portable Medical History Functionality
- Point-of-Service Payment Capabilities
- Eligibility & Payment Cards

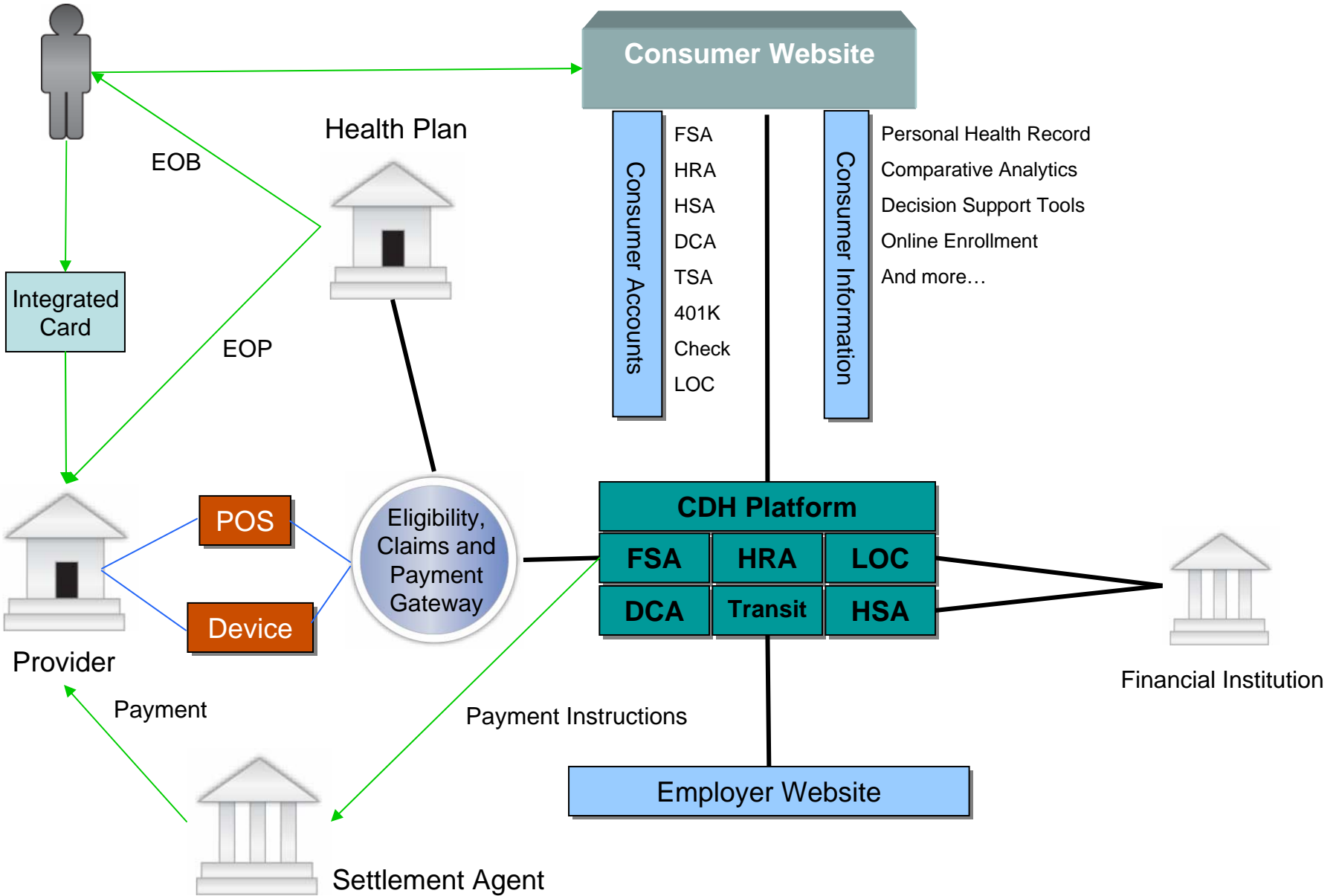


- Integration, integration, integration...
- Full benefits account management systems and multi-purse cards based on one platform
- More robust HSA investment offerings
- Enhanced consumer empowerment tools
- Maturing of CDH platforms to better support various plan offerings.

The Winners Will Be Those That Integrate Well and Present the Best Customer Experience

A Fully Integrated Solution

Consumer



Q&A

