

Health & Benefits Account Suite

Pinnacle delivers a true multi-account solution for employee health and benefits accounts. Our state-of-the-art technology provides compliant administration to members and employers. The following account types are available on a single platform, via a comprehensive online portal, mobile app and a “smart” debit card.



HSA



FSA / LPFSA



Dependent Care



Commuter



HRA/LSA



COBRA

How Participants Benefit

- **One-Card Solution** – A single “smart” debit card for all account types that is mobile wallet compatible
- **Mobile App** – Includes bar code scanner to determine if over-the-counter products are qualified expenses plus the ability to capture receipts using your mobile phone camera
- **Expense Tracker** – Maintain receipts electronically for current or future use
- **Claims Payments** – Substantiate claims on the mobile app or online portal
- **Integrated Investments** – Single sign-on from the mobile app or online portal

How Employers Benefit

- **Transparent Pricing** – No nuisance fees, set-up or annual renewal fees
- **Electronic Integration** – Complimentary connectivity with HRIS and payroll system
- **Ease of Administration** – Portal access to enroll members, make changes, and set up contributions
- **Robust Reporting** – Ability to filter, run and schedule reports from the employer portal
- **Security and Compliance** – Capacity to limit administrative roles and comply with HIPAA regulations

Why Employers Partner with Us

- **One Point of Contact** – Each employer is assigned a team of designated contacts
- **Single Source Provider** – Ease of vendor management for all benefit-related accounts including COBRA
- **Three-Ring Rule** – We answer the phone when you call
- **True Partnership** – Consultative assistance with designing the best CDH solution
- **Educational Tools & Resources** – Continuous year-round employee education support
- **Compliance Support** – In-house regulatory guidance and updates that answer the difficult questions

Insurance and Investments:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Guaranteed by Any Government Agency		Not a Bank Deposit



**Member
FDIC**