



When is more
less of a
good thing?

The value of a comprehensive
solution over a fractured one.

Wage**Works**
everyone benefits®



The more solutions you have,
the fewer problems you'll
encounter, right?

It seems logical, at least, and it may even be true in some cases. But when you have different benefit providers for each of your Consumer-Directed Benefits, you've probably got more work—and more hassle—than it's worth.



It's a matter of cost.
And again, less might
actually be more.

You've got a provider for your healthcare savings accounts, and they've given you a pretty good deal. You've got a provider for transportation benefits, and they, too, have offered a contract that's too good to turn down. You've got other providers for other benefits like COBRA, and the costs they quoted all seemed like savings at the start.

When you're coordinating a half-dozen different solutions, is it really costing you less? Look beyond the price they presented, and you'll see how things can add up.

Onboarding. Integrating. Underestimating.

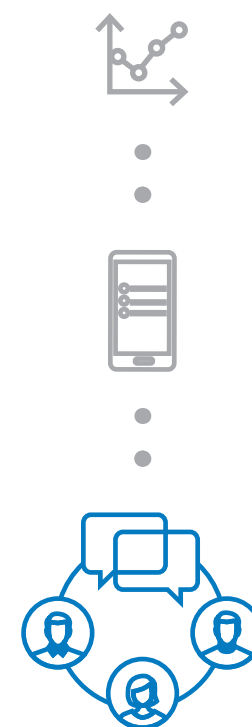
Bringing a new vendor on line isn't a matter of a handshake over a signed contract. It's security reviews. It's onboarding protocol. It's a back-office onslaught, and it absorbs precious resources that Human Resources departments scarcely have. It's months of IT integration and getting systems to play nicely together—not to mention getting your team (and all your employees) up to speed with IT (and all its processes).

Now multiply that times five vendors. Or seven. It's work that's not worth the illusion of initial savings. Having one vendor, on the other hand, one who can manage all your Consumer-Directed Benefits, can save hours, headaches, hassles and hard costs.



Having one vendor for
all your benefits can
save hours, headaches,
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Monogamy is a relationship-management approach worth singling out.

Work life is often like *life* life, and the more you put into a partnership, the more you get out. Any business relationship you have is the same: it demands time and attention.

When you have one partnership with one benefits provider who can manage all of your Consumer-Directed Benefits, you're investing that time and attention into one relationship. You can also be sure that insights, best practices and critical feedback are shared across all your benefits programs and the teams that manage them.



With a single point of contact (versus a half-dozen different providers), you can manage everything more efficiently—from program performance to metrics to contracts. And you can manage everything in one place, with one partner and one set of goals.

One resource for every employee.

Give your employees a handful of benefit payment cards and see how things work out. Do you think they'll have any questions about which card works for which provider? Do you think there will be any mix-ups or confusion? Do you think they'll be lined up outside your office?

Now give them one card, one app, one website—with one, clear user experience—and see what they prefer.



The same is true with benefits managers and administrators. You don't waste time switching from portal to portal or trying to remember how to pull reports from this system or that system. All your Consumer-Directed Benefits are in the same place, so there's one place to go and only one system to learn.



A smiling woman with her arms crossed in a modern office setting. In the background, two other people are working at a desk with a laptop, and there are large white spherical pendant lights hanging from the ceiling.

A wholly holistic perspective.

When you can see all of your benefits programs as a unit, you can see how they work together and impact one another. And if changes in one benefit area affect other types of benefits, you'll have a partner to point it out and help you manage it.

You'll have the insight and adaptability it takes to prepare for change, and because you're not trying to manage that change across multiple systems, the evolution is easier. In other words, you'll not only know what's next, you'll be ready for it—across your entire Consumer-Directed Benefits package.

You're not putting all your eggs in one basket, you're giving yourself one, simple, time-and-money-saving solution for every Consumer-Directed Benefit you offer. And when you do that, everyone benefits.

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