

# MyChoice<sup>®</sup> Accounts

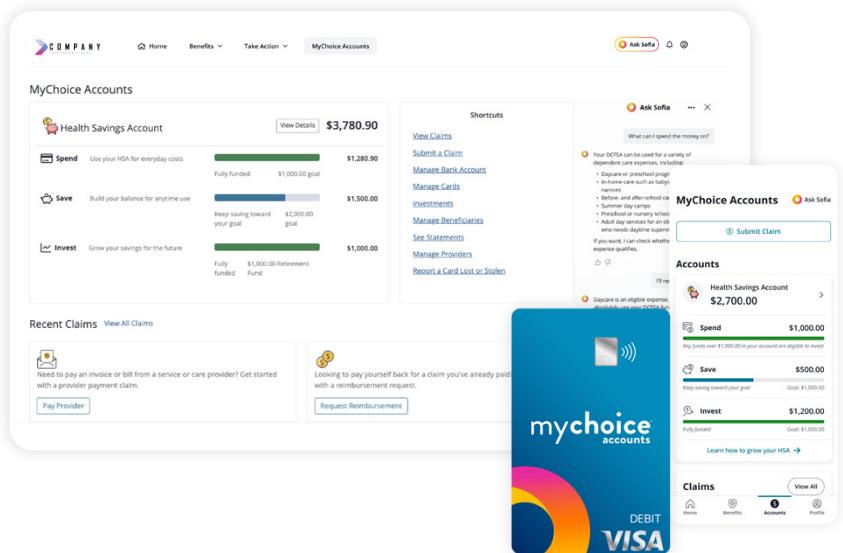


## SIMPLIFY BENEFITS. ELEVATE FINANCIAL WELLBEING.

Managing benefits shouldn't feel like juggling vendors or chasing receipts. Employees deserve clarity and confidence, and you deserve a streamlined process that saves time and reduces headaches. MyChoice Accounts exists to transform consumer accounts from reactive reimbursement tools into financial wellbeing experiences — helping people stay ready for healthcare expenses and reducing the strain that impacts health, productivity, and growth.

### Why it matters

Financial wellbeing is the foundation of performance. When people thrive, business grows. Yet, traditional accounts operate reactively—leaving employees stressed and employers burdened. MyChoice Accounts flips the script, transforming accounts from reimbursement tools into proactive financial wellness experiences. With real-time insights, integrated intelligence, and a one-wallet approach, we help people plan, spend, and save with confidence—before stress sets in.



The image shows a composite view of the MyChoice Accounts platform. At the top, a screenshot of the desktop dashboard is displayed, featuring three main account sections: 'Spend' (Health Savings Account with a balance of \$3,780.90), 'Save' (Healthcare Flexible Spending Account with a balance of \$1,280.90), and 'Invest' (Retirement Fund with a balance of \$1,500.00). The dashboard also includes a 'Recent Claims' section and a 'Shortcuts' sidebar with links like 'View Details', 'Submit a Claim', and 'Manage Bank Account'. To the right of the desktop view is a large image of a blue Visa debit card with the 'mychoice accounts' logo. Below the desktop view is a screenshot of a mobile device showing a simplified version of the platform's features, including a 'Spend' section with a balance of \$2,700.00 and a 'Save' section with a balance of \$500.00.

## Member perks

- Understand what they owe, can spend, and can save
- Reduce financial anxiety with proactive support
- Move from financially fragile to financially confident
- Navigate account actions without confusion
- Real-time reimbursements for approved claims
- Member claim choice to use or defer pending claims as eligible expenses

## Employer advantages

- Increase financial wellbeing across the workforce
- Improve benefit utilization and account adoption
- Gain transparency, compliance, and predictable experience
- Support employees with modern, bank-like functionality
- A proprietary system and responsive product team

## Broker wins

- Provide a modern, innovative account experience
- Reduce complexity for clients
- Offer an intelligent, future-ready account strategy

## WHY WE'RE BETTER

### Anticipatory intelligence

Not just balances—readiness signals and contextual guidance to help people avoid financial stress.

### Human + tech support

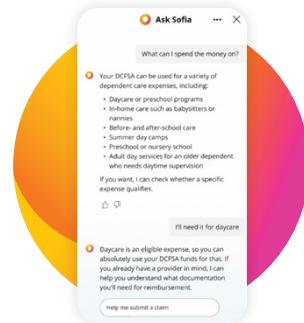
Your MyChoice Accounts team plus Sofia's intelligence for a simplified member and client experience.

### Continuous innovation:

Weekly product updates keep us ahead of evolving needs—no legacy TPA limits.

**Ready to see how MyChoice Accounts can transform your benefits strategy?**

**Schedule a demo today**



## Meet Sofia<sup>SM</sup>

Integrated Intelligence  
that Guides Action

MyChoice Accounts connects account data with Sofia's intelligence to guide smarter spending, saving, and planning — in real time.

**Why it matters:** Members don't know what's eligible, when to save more, or why their card declined. Guidance matters at the moment of decision.

### Intelligence at work for you

**90%**

Sofia resolves **account-specific questions** 90% same day, creating an extension of your team to help members find answers.

**94%**

Sofia resolved 94% of **consumer account calls/ chats** for MyChoice Accounts members during annual enrollment.

**+50**

Chat available in platform and via mobile app in **+50 languages**