

April 18, 2008

Dear ConnectYourCare Customer,

In recent weeks there has been a great deal of federal legislative activity pertaining to a mandate that would *potentially* require substantiation of disbursements from Health Savings Accounts (HSAs). As the administrator of your HSA program, we at ConnectYourCare, wanted to inform you that we are prepared to adapt our systems to this practice, should it be passed into law.

The flexibility of our platform and the fact that we already substantiate certain types of claims, would enable us to make a minor configuration change to accommodate HSA substantiation. Although this would require a significant participant communications effort, we are prepared to collaborate with you to communicate to your participants/ employees. Most importantly, we wanted to make you aware that we see very little risk in changing our processes and technology to accommodate this *proposed* requirement. We want you to feel comfortable that ConnectYourCare will provide stewardship for you and your employees through this change, should it occur, as well as any similar situations that may occur in the future.

Express Scripts, Inc. (ESI), the parent company of ConnectYourCare, in concert with members of the insurance, financial and employer communities and associations, signed a letter to the U.S. House of Representatives (attached), opposing this legislation. Although well-positioned to adopt the proposed changes, we fundamentally oppose the bill as an impediment to the growth of HSAs, especially in the current stage of the nascent consumer-directed healthcare market.

On Tuesday, April 15th, 2008, the House bill known as HSA substantiation provision in H.R. 5719, the "Taxpayer Assistance and Simplification Act of 2008" was passed in the U.S. House of Representatives. It is expected to pass in the Senate, however, President Bush's administration has declared that the President will veto the bill. ESI's Government Affairs group is suggesting that if the bill is vetoed, it will likely appear again in the future and possibly under an administration that would not veto it. We will be vigilant in keeping you informed of the status.

Feel free to contact me or your ConnectYourCare relationship executive if you have questions or would like further clarification.

Respectfully,

J. Marc Palmer
CEO ConnectYourCare

