

For Immediate Release

BASIC Guru Partners with My Health and Money, Offering an Online Advisory Service with Benefits Decision Support and Discounts on Healthcare Goods and Services

Portage, MI — September 10, 2012 — BASIC (www.guru.basiconline.com), a leading provider of HR and Payroll software tools and services, today announces that it has partnered with My Health and Money, an online advisory service that enables employees to make smarter healthcare decisions and get the most out of their insurance coverage. My Health and Money is a free service that employees access through BASIC Guru's Resource Library, providing them with discounts on healthcare goods and services, access to medical loans, peer support and a fundraising tool. Employees can upgrade to Premium memberships, which offer education, tools and medical services, including cost transparency information, and education on high-deductible health plans and whether they're right for the employee, to financial advocacy for patient billing issues.

"My Health and Money is an inexpensive, add-on benefit (if you upgrade) that supports the move toward consumer-driven healthcare," said Bret Spinks, VP of Marketing for BASIC Guru. "For employers it's a powerful engagement and decision tool that gives employees the ability to take ownership of their health. Within a company branded portal, employees can shop for the most cost-effective health services. My Health and Money adds significant value to the suite of BASIC Guru tools, enabling advisors, brokers, and agents to clearly differentiate their firms and offerings in today's competitive market."

"Changing employee health spending is one of the most effective ways of controlling a company's healthcare expenditures," said Sarah C. Wilcox, President and CEO of My Health and Money. "Behavior change starts with cost transparency as a wake up call about how much prices vary, but support and guidance are key to truly engaging employees. My Health and Money is organized as a total advisory solution so employees move from consumers to empowered healthcare purchasers."

My Health and Money's free offering includes :

- Discount medical card for Retail Pharmacy, Dental, Vision, Surgical Centers, and more – Up to 60% off
- Savings on preventive health products such as professional grade vitamins and supplements – 15%
- Savings on medical supplies
- Hearing screening and aids – \$150 off already low hearing aid prices
- Short-term medical loans

- Peer-to-peer community that serves as a place to ask questions and get answers
- Fundraising tool for medical expenses (coming in Sept.)

An upgrade to a Premium membership offers these additional benefits:

- Nationwide comparison pricing on common diagnostic tests
- Nationwide comparison pricing on numerous hospital procedures at 5,000 hospitals
- Condition expense tracker to tally monthly expenditures and compare to others on the site
- Peer mentorship program that matches patients by conditions, geography, insurance, and other criteria
- Tips, articles, and resources on how to save, negotiate, and ask the right questions
- Information on high-deductible health plans and whether they're right for the employee

Premium Plus Members receive the following:

- 24/7 online access to doctors, nurses, and mental health practitioners
- Financial advocacy for patient billing issues
- Care management services for eldercare (coming in Sept.)

BASIC Guru 4.0 also offers benefit statements and BASIC hr, a resource rich web-based agency management platform that enables advisors, brokers, and agents to build branded benefits portals with simple-to-use "drag and drop" design tools. The new version of BASIC Guru provides advisors, agents, brokers, and their employer group clients with a simplified means of distributing and tracking receipt of Summary of Benefits and Coverage (SBC) documents. BASIC Guru enables employees to securely access and electronically acknowledge SBC documents, simplifying and assuring compliance with the Patient Protection Affordable Care Act's ERISA's disclosure requirements (the penalty for non-compliance is \$1,000 per employee). BASIC Guru 4.0 also offers BASIC hr, a resource-rich library that includes Federal and State guidelines and how-to information to help employers stay compliant, a downloadable and customizable Employee Handbook, clear explanations of laws (COBRA, ERISA, FMLA, HIPAA), how-to guides on performance reviews, interviewing, hiring and termination, as well as a Job Description Builder and Salary Benchmarking tool.

All BASIC Guru broker and agent clients have been provided a complimentary Premium account to become better acquainted with the My Health and Money service.

About BASIC

BASIC has been serving employers nationwide since 1989. BASIC Guru 4.0 is our flagship web-based benefits enrollment and management platform, providing advisors, agents, brokers, and their employer group clients with complete, customizable HR solutions. BASIC Guru provides collaboration, flexibility, stability, security, quality service, and an experienced staff to meet an organization's integrated HR and Payroll needs. HR solutions should be simple. Keep it BASIC. For more information, contact us at 1-800-444-1922, or visit us online at www.guru.basiconline.com.

About My Health and Money:

My Health and Money engages employees in learning how to purchase healthcare by making smart money-saving choices without jeopardizing quality of care. The online advisory service supports members in navigating the complex healthcare system and understanding the money side of healthcare. Members access a one-stop portal that provides cost transparency, health management tools, discounts, peer mentoring, expert services, and more – all designed to empower employees to take action.

For more information, contact us at 1-773-275-8000, or visit our employer website at business.myhealthandmoney.com. The MHAM consumer website is located at www.myhealthandmoney.com.