



HEALTH AND BENEFITS CONNECT

Q1 2026 Product + Tech Review

At WEX, we know that managing healthcare benefits has become increasingly complex. HR teams are being asked to do more with fewer resources. Employees expect clarity, speed, and digital-first experiences. Meanwhile, rising healthcare costs and regulatory changes continue to add pressure.

Health & Benefits Connect February 2026 focused on one clear priority: removing friction in the moments that matter most.

As we enter peak Q1 selling season, we're delivering meaningful product and technology advancements that simplify integrations, accelerate claims, modernize payments, and create more connected benefit experiences.

And this is just the beginning.

These Q1 launches build momentum toward SPARK 2026, where we'll showcase our full product roadmap and bring our 2026 vision to life.

1. Developer center + APIs ecosystem



Benefit to the customer: Integration work that once took weeks or months can now happen in days. The WEX Developer Center accelerates innovation, helping developers, partners, and employers bring new capabilities to market faster, with more scalable integrations.



What it is: A modern, developer-first portal that brings together all WEX APIs, webhooks, documentation, and testing tools in one unified experience. It includes RESTful APIs, AI-powered documentation and code generation, reference applications, and real-time sandbox environments—giving developers everything they need to build with speed and confidence.



What we're delivering: A single platform where developers can register apps, obtain credentials, test with sample data, and go live independently—powered by AI-assisted code generation and built-in monitoring for faster, more reliable integrations.

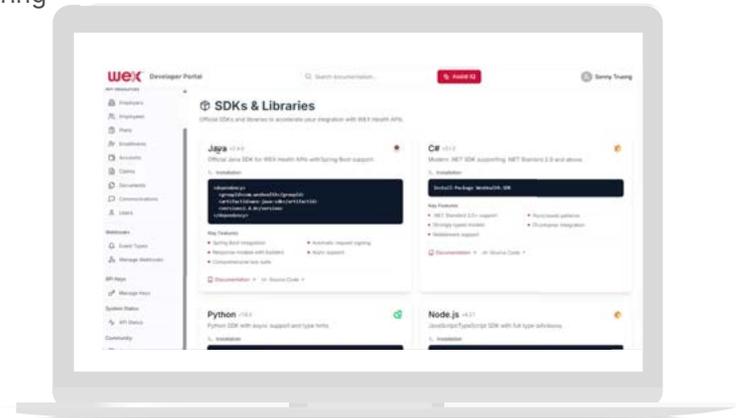
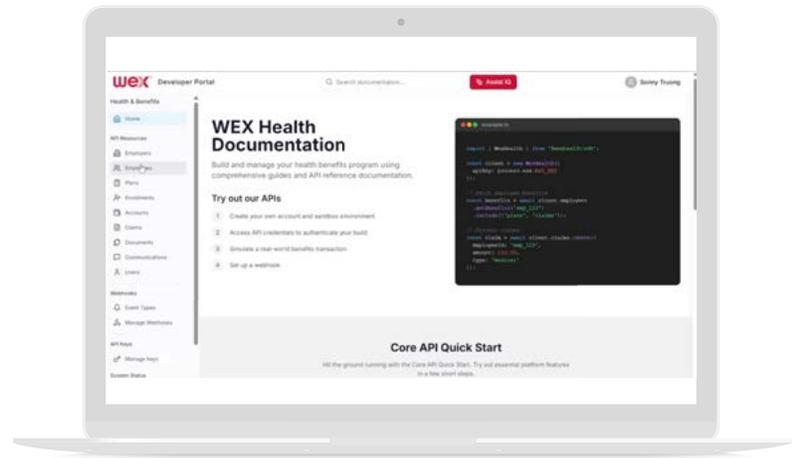


Customer Outcomes:

Faster, smarter integrations that reduce time-to-market, lower development effort, and give employers and brokers quicker access to new capabilities.



Why it matters: Integration challenges remain one of the top barriers in benefits technology. By modernizing how systems connect, we remove hidden constraints that delay innovation and customer value.



2. AI-powered claims reimbursement experience



Benefit to the customer: Faster, easier, and more accurate claims submissions that reduce frustration and increase employee engagement, powered by WEX's smart automation.



What it is: WEX's AI-Powered Claims Experience is a solution that removes the guesswork from submitting expense claims. By using advanced document intelligence, this innovation simplifies how employees upload documentation, pre-populates required fields, and even instantly approves eligible claims.



What we're delivering in Q1: Building on our AI-powered claims foundation, Q1 enhancements include:

- Expanded support for additional claim types, including HRAs
- Multi-document upload capabilities to reduce back-and-forth
- Expanded mobile claim submission and tracking
- Increased AI validation to drive higher auto-adjudication rates
- Clearer guidance at submission to reduce denials
- With intelligent claims tooling, many valid claims now process in minutes rather than days — with high precision and reduced manual review.



Customer outcomes: Helps reduce friction and confusion during the claims process. Supports increased FSA usage through improved submission confidence. Designed to help lower inbound service calls and manual claim reviews. Offers a more modern experience that can positively influence satisfaction and retention. And the results have been significant. Since we've launched in July 2025 we've seen: 90% reduction in processing time. 97% accuracy in reimbursement determination



Why it matters: Benefits are experienced in moments. When claims move smoothly and predictably, trust grows — and employees are more likely to fully engage with their benefits.



3. Modernizing the Moment of Payment



Benefit to the customer: Real-time clarity when benefits payments happen — or don't — reducing confusion and restoring confidence in the system.



What we're delivering:

- Near realtime purchase notifications
- Immediate in-app and SMS prompts when documentation is required
- Clear explanations when transactions are declined
- Simplified substantiation workflows
- Expanded AI intelligence behind validation and guidance
- These enhancements bring clarity directly into the moment instead of days later.



Customer Outcomes:

- Immediate answers instead of uncertainty
- Faster issue resolution
- Fewer support tickets
- Reduced administrative burden
- A benefits experience that feels modern and responsive



Key customer insight: Why it matters: When healthcare costs are rising, payment uncertainty hits harder. Clear, guided, real-time communication protects trust in the benefits program.

4. 2026 Product and Tech Vision: A Unified, Human-Centered Consumer Experience



Benefit to the customer: A seamless, mobile-first experience that connects benefits into one intuitive journey — reducing fragmentation and making decisions easier.



Our 2026 Focus: Across 2026, WEX is advancing three core product and technology themes:

- Consumer experience & mobile-first design
- Deeper integrations across the ecosystem
- Technology modernization at scale
- Our next-generation consumer experience will unify products across health and benefits into a cohesive, connected interface designed around real user moments — not product silos.



Customer outcomes: Designed to reduce confusion between siloed point solutions, improve accessibility and mobile responsiveness, and enable better decision-making through real-time data visibility.



What this unlocks:

- Clearer benefit navigation
- Real-time data visibility
- Personalized guidance
- Consistent experience across portal and mobile
- Connected integrations across platforms



Why it matters: Employees don't experience benefits as modules or systems.

They experience moments.

The companies that win next won't have the longest feature lists —they'll deliver the clearest, most trusted experience.

Delivering what matters now

At WEX, our priority is execution — delivering tools that solve real-world challenges today while building what comes next. These Q1 launches represent meaningful progress across our 2026 product and technology themes:

Key takeaways and insights

Modern Integrations: We're simplifying how systems connect by removing manual friction and accelerating implementation timelines. Through our Developer Portal and expanded API ecosystem, partners and platforms can integrate faster, launch sooner, and deliver value with greater confidence.

Smarter Claims Experiences: We're transforming the claims journey from uncertain and reactive to guided and predictable. With expanded AI validation, clearer submission flows, and enhanced mobile capabilities, claims move faster — with fewer denials, fewer escalations, and greater user confidence.

Transparent Payment Moments: We're bringing clarity to the most defining moment in benefits — payment. Real-time notifications, immediate documentation prompts, and clear explanations reduce confusion, lower support volume, and protect trust when it matters most.

A Unified Consumer Journey We're advancing toward a seamless, mobile-first experience that connects benefits into one intuitive interface. By reducing fragmentation and improving visibility, we're making it easier for employees to understand, use, and trust their benefits.

Thank you!

Thank you for partnering with WEX to transform the benefits landscape. Your collaboration helps us build smarter solutions, faster integrations, and connected experiences that empower employers, brokers, and employees alike.

Together, we're simplifying the future of benefits - turning complexity into clarity, and innovation into impact. We're thrilled to have you part of our journey.