Don't Think A Flexible Spending Account Is Right For You?

Think Again

Save time, money and paperwork!

With the Benny® Prepaid Benefits Card, your FSA is:

Cash-flow friendly – No cash to pay at the time of purchase

Easy – Simply a swipe of the Card

Convenient – No forms to fill out

Fast – Funds automatically deducted from your FSA

Simple to track – Your current balance available online 24/7

What are YOU waiting for?

Sign up now and let your savings begin!

Yes, it's that time of year again, and a Health Care Flexible Spending Account (FSA) is being offered as part of your benefits program. Access to your FSA will be as easy as a swipe of a Card, and the more you put into it, the more you save. So, if you haven't considered an FSA in the past, it pays to take another look.

An FSA adds spendable income.

Let's face it, you work hard for your money and you want to keep as much of it as you can. A Health Care FSA helps you do just that!

You elect to have your annual health care contribution deducted from your paycheck each pay period in equal installments throughout the year – before federal income, state income (in most cases) and Social Security taxes are taken out. So every dollar you put in your FSA is tax-free, spendable income.

An FSA covers many expenses!

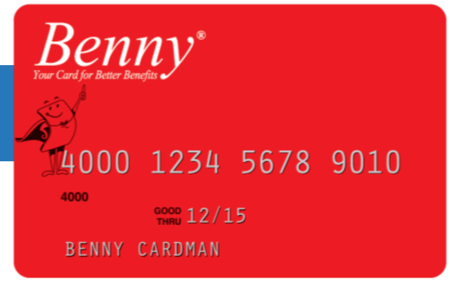
Your tax-free FSA dollars are ready to pay for health-related, out-of-pocket costs not covered by your insurance for you, and for your spouse and dependents covered under your plan – things like copayments, deductibles, prescriptions, dental bills and vision expenses. And don't forget eligible over-the-counter (OTC) items*. Even if your annual health care expenses are just a few hundred dollars, an FSA can keep more money in your wallet.

Did you know?

The average family of four in the U. S. can expect to pay over $3,400* each year on out-of-pocket expenses like doctor visits, prescription copays, dental work and new glasses – or an unexpected hospital stay.

If that $3,470 were put into a Health Care FSA, the family could save over $936 in taxes.

*Out-of-pocket expenses through member cost sharing at time of service. Per Milliman Medical Index 2012, published May 2012. **** Effective January 1, 2013 Plan Limit maximum $2,500.**



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Your FSA includes Benny®, the fast and easy way to access your account.

An FSA is a good idea, and here's a feature that makes it even better – the Benny™ Prepaid Benefits Card. The Card contains the value of your annual Health Care FSA election amount, so you can use Benny to pay for eligible out-of-pocket medical expenses such as:

- Prescription and health plan copayments, deductibles and coinsurance
- "Amount Due" on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items*

Say hello to Benny and good-bye to "paying twice."

Using the Card helps you keep cash in your wallet. You'll never "pay twice" with the Card – first from your paycheck into your FSA and then again at the time of purchase. You'll have no claim forms to complete and you won't have to wait to get a check in the mail. You can check balances or account details online anytime, or with a quick phone call.

Simply swipe your Card and the amount of your eligible expense will be automatically deducted from your account. And, there are now tens of thousands of merchant locations where you can use the Card for eligible out-of-pocket prescription and OTC expenses, and you will NOT have to provide a receipt to verify the purchase!

Already have an FSA? Perhaps now is the time to increase your contributions. **Already have a Card? Hang on to it and your new election amount will be added.**

An FSA is a valuable benefit – and the Card can make it even better. If you're not currently participating in a Health Care FSA, now's the time to enroll!

** As of 1/1/11, the list of eligible OTC items changed per the Patient Protection and Affordable Care Act of 2010. Contact your Plan Administrator for more information.*

And how do you get your Benny?

Look for details during open enrollment, or ask your Human Resources representative for more information.