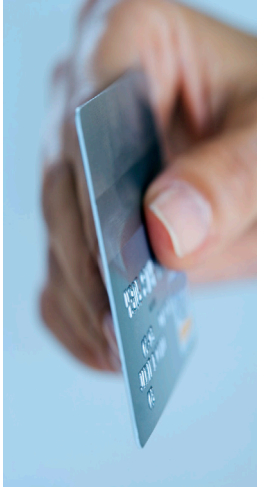


Spending Account Quick Facts

Paper
or
Plastic?



You choose! - If you prefer filing paper claims, you can! Mailed and faxed claims will continue to be accepted, and processed as usual. You still have the option of receiving a check or having your reimbursement direct deposited.

If you elect to receive the debit card, there is a \$9 annual fee, which will be deducted at the beginning of the plan year from your annual elected amount.

Over 70% of debit card transactions are automatically matched via co-pays and third party substantiation. Be sure to save your itemized receipts, in the event you receive a "Request for Receipt" letter or email from PayFlex.

If you purchase items from a retail merchant who has not implemented the IAS system, you will NOT be able to use your debit card. For the latest IAS Merchant Status updates, click on the link for Employees/Participants on the PayFlex website: www.mypayflex.com.

Don't Forget!



*Annual Enrollment is in July.
Everyone must re-enroll annually!
Go to www.mypayflex.com
for tools to help plan your expenses.*



Quick Facts About Flexible Spending Accounts

Eligible Healthcare Expenses include -

Prescriptions, eyeglasses, contacts, doctor and dental fees, copays, deductibles, hearing aids, and over-the-counter medicines, not otherwise covered by your insurance.

Fast Reimbursement -

The debit card will be an option for paying your eligible bill at the time of service. Or, if you prefer, submit your claims via online Express Claim, fax or mail.

Free! -

There is no cost to you to have a Flexible Spending Account.

Direct Deposit -

If you choose not to use the debit card for a particular purchase, you can still have your reimbursement direct-deposited into your bank account! In most cases with Express Claims and direct deposit, you will be reimbursed within 48-72 hours!

Track your own Account -

Your PayFlex Spending Account information is available on-line 24/7. You can get account information, a listing of eligible expenses, forms, FAQs, and expense planning worksheets. Go to: www.mypayflex.com.

Dependent Day Care Account -

You can contribute an annual maximum of \$5,000 to your Dependent Daycare Flexible Spending Account. (\$2,500 if married and filing a separate tax return.)

Money left in your FSA at year's end -

You will have 75 days after the end of the plan year or until November 15, 2010, to incur expenses and submit for reimbursement for funds in your 2008 FSA. Claims must be filed by December 31, 2010.