

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!

With an FSA, you elect to have your 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.

For example: The average family of four in the U. S. can expect to pay close to \$2,420 a year on out-of-pocket medical expenses like doctor visits, prescription co-pays, dental work and new glasses – or an unexpected hospital stay.

If that \$2,420 goes into a Health Care FSA, the family can save over **\$600** in taxes

Out-of-pocket expenses through member cost sharing at time of service
Per Milliman Medical Index 2007, published May 2007

Out-Of-Pocket Expenses	Annual Average	Taxes Saved (25% tax bracket)**
Physician	\$850	\$212.50
Inpatient Hospital	\$655	\$163.75
Pharmacy	\$510	\$127.50
Outpatient Hospital	\$320	\$80.00
Other	\$85	\$21.25
TOTAL:	\$2,420	\$605

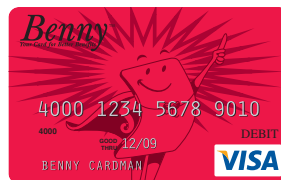


So, now that you know that FSAs are a smart move, look inside to see how I make it easy!

For additional information, go to



Learn more during your open enrollment!



**The amount you save in taxes with a Flexible Spending Account will vary depending on the amount you set aside in the account, your annual earnings, whether or not you pay Social Security taxes, the number of exemptions and deductions you claim on your tax return, your tax bracket and your state and local tax regulations. Check with your tax advisor for information on how participation will affect your tax savings.

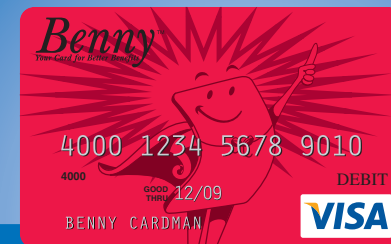
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This brochure highlights some of the benefits of the Benny™ Prepaid Visa® Card. If there is a discrepancy between this material and your official plan document, the plan document will govern. Evolution Benefits reserves the right to amend or modify the services at any time.

The Benny™ Prepaid Visa® Card is issued by BankFirst, Sioux Falls, SD, pursuant to a license from Visa U.S.A. Inc. BankFirst; Member FDIC.

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

Think Again



Be sure to sign up for an FSA and save!

And you'll get the Benny™ Prepaid Visa® Card to make it easy!



The easy way to pay is in the Cards.

Having a Health Care Flexible Spending Account (FSA) is a good idea. The Benny™ Prepaid Visa® Card makes it fast and convenient to access the money you've set aside in your FSA. Benny contains the value of your annual health care FSA election amount. You can use Benny to pay for qualified medical expenses not covered by your health insurance. Benny automatically deducts the costs of your eligible expenses from your FSA. Just swipe and go. It's that easy!

And how do you get your Benny™?

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

Benny™ helps you save time, money and paperwork!

Using Benny helps keep cash in your wallet. You'll never "pay twice" – first from your paycheck into your FSA and then again at 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 anytime – online or with a quick phone call.

And...Great News – New IRS rules for participating discount stores and supermarkets mean even fewer receipt requests!

Simply present Benny at participating locations that accept Debit Visa® Card, and the amount will be automatically deducted from your account. Use Benny for eligible expenses such as:

- Covered prescription copayments
- Orthodontics
- Non-covered dentist or other provider fees
- Health plan deductibles and coinsurance
- Doctor and emergency room copayments
- LASIK surgery and eyeglasses
- Mail service and online prescription copayments and deductibles
- Over-the-counter (OTC) items (if covered by your plan) at pharmacies and participating supermarkets and discount stores

Automatic. Fast. Improves cash flow. Easy to track.

What are YOU waiting for? Sign up now and let your savings begin!

Don't Forget!

Always save receipts for FSA purchases made with Benny™.

You may be asked to submit some receipts to verify that your expenses comply with IRS guidelines. Your receipt must show the merchant or provider name, service received or item purchased, date and amount of the expense.



Sign up for an FSA, and look for me in the mail.