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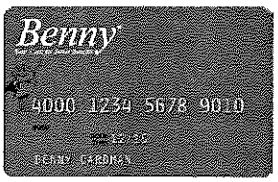
Important Information About Your Flexible Spending Plan.... Includes a **PREPAID BENEFITS CARD**



If you're enrolled in the Flexible Spending Account Program, every dollar you set aside saves you on taxes and increases your spendable income! And, you know the benefits of using these pre-tax funds to pay for health-related, out-of-pocket costs not covered by your insurance.

We're now providing you with an easy way to access your Flexible Spending Medical Account. You'll receive two Prepaid Benefits Cards at your home address for you and your family members to use. The Cards will arrive in a special double windowed envelope, so please don't throw it out!

Your Prepaid Benefits Card is loaded with the value of your annual FSA medical account election for the plan year. Using your Card helps you keep cash in your wallet and makes accessing your FSA funds easy. The Card can be used, instead of cash, to pay for qualified health care 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

You'll simply swipe your Card each time you incur a qualified health care expense and the amount of your purchase will be deducted from your FSA – automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe. 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 at www.cpa125.com or via CPA Flex Mobile phone app . It's that easy!

Remember, the Card will not work at gas stations or restaurants – only at health care related providers.

It's Important to Save Your Receipts!
Your Prepaid Benefits Card will definitely improve your cash flow. However, be aware that the IRS requires the Card be used only for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. There may be instances when you'll need to send in an itemized receipt to verify the expense and include: merchant or provider name, services received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, card transaction receipts or previous balance receipts cannot be used to verify an expense

Using Your Card is as Easy as 1-2-3!
Look for additional information about how to use your new Prepaid Benefits Cards included with your card packet in the mail. We hope you enjoy this new exciting feature of your FSA!