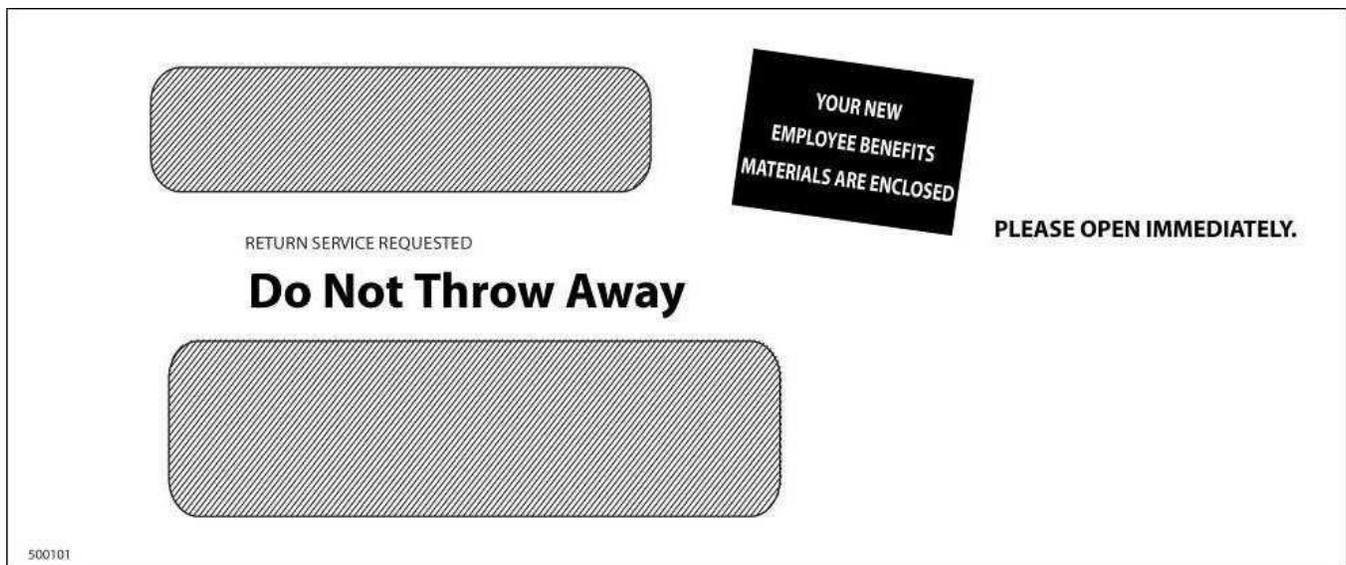




Congratulations!

Since you've enrolled in the Flexible Spending Account you will be receiving two prepaid benefits cards at your home address for you and your family members to use. The cards will arrive in a special envelope that looks like this – so please don't throw it out!



With the card, you don't have to pay cash up front, file claims and wait for reimbursement. and, accessing your account is ...

Easy – a simple swipe of the card makes it hassle free!

Automatic – funds are immediately transferred from your FSA at the time you incur the expenses

Convenient – there are no manual claim forms to submit

Simple to track – your current balance is available 24/7 at www.isolvedbenefitservices.com

You will not receive a new card each year. If your card was used in the current benefit year and you will have a benefit associated with the card for the following plan year, simply keep using the same card the following year. The card has an expiration date on it and a new one will be sent prior to the expires date if you continue the benefit.