Welcome

Now that you've enrolled in your eflexFSA you can start getting reimbursed for your expenses on or after the effective date of the plan(s). Your eflexCard will be mailed to you shortly. It will arrive in a plain white envelope with a return address of Madison, WI. Access funds in your eflex account using any of the methods described below.

- **eflex Card Purchase.** Use your eflex Card when buying flex eligible items at your pharmacy or doctor's office, etc. Just swipe the card like you would any credit/debit card when you make a purchase. (Be sure to keep receipts in case we need them or in the event that you're audited by the IRS.) Your eflexCard won't work at an ATM or for non-medically related charges. If you have both an HSA and Limited Purpose FSA, the same card will work for both plans. The card is programmed to apply Limited Purpose FSA toward dental and vision expenses when the card is used. Please see page two for more detailed information about the eflexCard.

- **Submit a Claim Online.** File your claims through your secure eflex account online at www.eflexgroup.com/employees. Please see below for login instructions.

- **Paper Claim Filing**: To submit your claim by paper, download a claim form at www.eflexgroup.com/forms. Simply complete the form and return via email or send the form manually via fax or mail. While you're online for your claim form, don't forget to sign up for direct deposit. Not only is direct deposit the fastest way to get your money, it's also paperless.

Easy Money. Less Work. eflex Recurring Claims

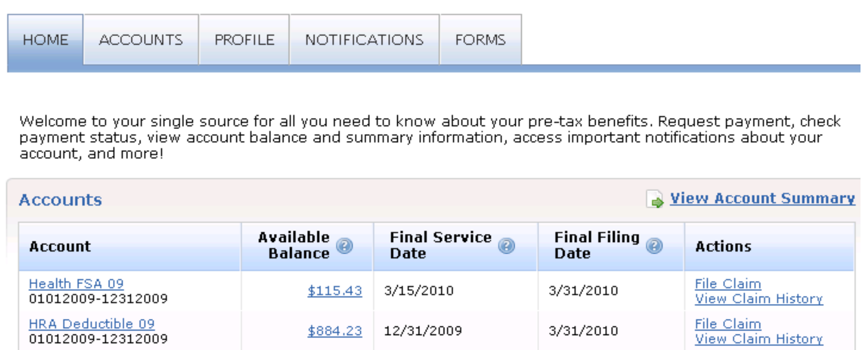
Submit just one claim a year, but get reimbursed automatically on a schedule throughout the year when you sign up for recurring claims. We can set up your Dependent Care FSA, Individual Health Premium, and Orthodontic claims on recurring status.

Signing up is easy. Simply check the recurring box on your claim form and submit proper documentation for the type of claim you want set up on recurring status (i.e., Dependent Care or Orthodontic). Visit www.eflexgroup.com /forms and click on *Recurring Claims Information* for details.

How to Login to your Online Account

With core competencies of fast answers, fast claims, and Web self service, we've made it easy to access your account information online at any time, day or night, 24/7/365. With a simple, secure sign-on, you may:

- View your account balance and details
- View your claims history
- Submit claims (then fax documentation to us)
- Sign up for direct deposit
- Download forms



To access your secure account online, select the "Login" tab on our Website at eflexgroup.com. (You may also type https://employee.eflexgroup.com into your Web browser.) You'll then be directed to the account log-in screen.
To create a user name, enter your first initial, last name, and the last four digits of your social security number. For example, John Smith with a SSN of 123-45-6789 would enter "jsmith6789" as his username.

The first time you log into the system, your password will be: eflex4me. You'll then be prompted to create a new, unique secure password before accessing your account.

• 2740 Ski Lane • Madison, WI 53713
Toll-free Phone: 1.877.933.3539 • Toll-free Fax: 1.877.231.1287 • www.eflexgroup.com

The eflex Card

Before using the eflex Card, please read the contract included with the card. The IRS has strict rules on debit card purchases. You'll be able to use your eflex Card only for expenses applied toward you FSA and/or HSA Plan.

If you have an eflex FSA, we may ask for certain documentation, copies of your insurance explanation of benefits (EOBs), itemized receipts, or cash register receipts to help keep your plan in compliance with the IRS. **Please note:** If documentation is required, we will send you a Receipt Request (by email if provided or mail) you will be sent two requests. You have 45 days from the first request to submit receipts before your eflexCard is deactivated.

Using the eflex Card

Just swipe the eflex Card like you would any credit/debit card when you make a covered purchase. We'll take care of paying the provider and deducting the money from your balance. Here's how it works:

- The amount you have available is the balance on the eflex Card. You may use the eflexCard up to this amount, but never over. You may check your available balance at eflexgroup.com. Please keep your eflex Card as it will still be valid for your next plan year, or up to the expiration date on the card. When the expiration nears, a new card will automatically be ordered.

- If you're close to reaching the balance on your eflex Card, it will only allow you to spend the funds remaining in the account. If your purchase exceeds the account balance, you'll need to pay the difference using another means of payment (i.e., out-of-pocket).

- If you decide you don't want to use your eflex Card, you may submit a manual claim for reimbursement either by email, fax or mail at any time during the plan year.

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Signing up is easy. Simply check the recurring box on your claim form and submit proper documentation for the type of claim you want set up on recurring status, details below.

Dependent Care: Submit a completed eflex Claim Form and eflex Dependent Care Contract. Both of these forms can be found on our Website at www.eflexgroup.com/forms. You'll need to submit a new contract each plan year. Dependent Care claims can only be paid with funds that are currently available in your FSA at the time of the claim. The balance of the claim will continue to generate payments as you contribute more funds to your account.

Individual Health Premium: Submit a completed eflex Claim Form and a copy of the schedule/declaration page from your insurance company. Claim forms can be found on our Website at www.eflexgroup.com/forms. Your schedule/declaration page should show that your insurance is billed to your home address, include the valid dates of coverage, and dollar amount paid. You'll need to submit a new schedule/declaration page each plan year. Individual Health Premium claims can only be paid with funds that are currently available in your FSA at the time of the claim. The balance of the claim will continue to release as you contribute more funds to your account.

Orthodontic: Submit a completed eflex Claim Form and a copy of your orthodontic contract. The contract needs to show the charges, description of services, dates of service (can be a date range), and name of the patient. You'll need to submit a new contract each plan year.

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