

# How do you want to pay for your out-of-pocket health care expenses?



With dollars that haven't been taxed?

Or with dollars that have been taxed?

The average family of four in the U. S. can expect to pay over \$3,000 a year on out-of-pocket medical expenses.

Out-Of-Pocket Expenses	Annual Average	Taxes Saved (27% tax bracket)*
Physician	\$940	\$254
Inpatient Hospital	\$870	\$235
Pharmacy	\$660	\$178
Outpatient Hospital	\$430	\$116
Other	\$105	\$28
<b>TOTAL:</b>	<b>\$3,005</b>	<b>\$811</b>

**If that \$3,005 is put into a Health Care FSA, the family could save over \$811 in taxes.**

Out-of-pocket expenses through member cost sharing at time of service.  
Per Milliman Medical Index 2010, published May 2010.

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 Benefits 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.

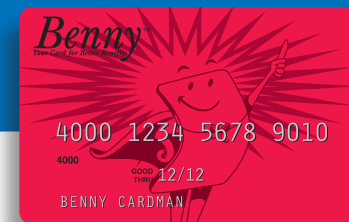
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# Isn't It Time To Save On Your Health Care Expenses?



Sign up for a Flexible Spending Account and save all year long!



And, get the Benny™ Prepaid Benefits Card to make it easy.

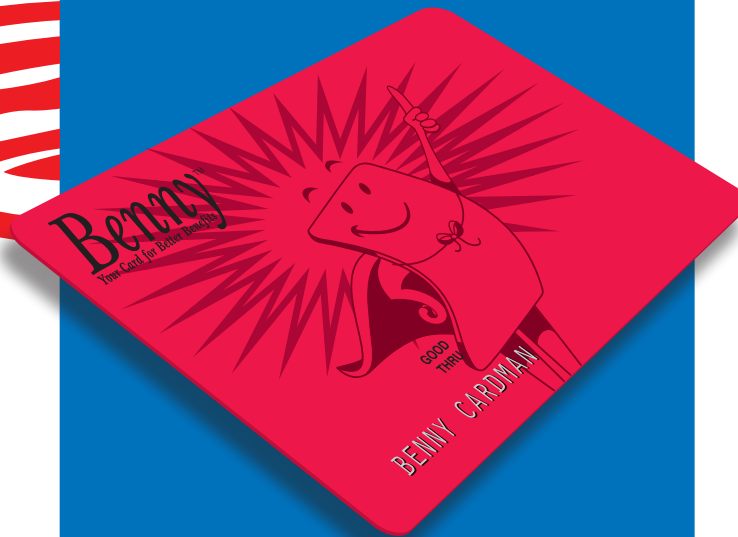


## Uncle Sam Wants to Help You!

Did you know that you can deduct medical expenses from your federal tax return? But, only 8% of U.S. taxpayers have enough medical expenses to qualify. That means 92% get NO tax benefit.

However, there is a tax-saving benefit that 100% of employees **can** enroll in – a Flexible Spending Account! You can sign up for an FSA and set aside tax-free funds for your out-of-pocket medical expenses. With an FSA, your health care contribution amount is deducted from your paycheck each pay period, in equal installments throughout the year – before federal, Social Security, and (in most cases) state income taxes are taken out. So, every dollar you put in an FSA means **more tax-free spendable income**.

Now that you know that FSAs are a smart move, see how The Benny Prepaid Benefits Card makes 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 Benefits 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, and you can use Benny to pay for qualified medical expenses not covered by your health insurance. Benny automatically deducts the cost 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 the 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 online anytime or with a quick phone call.

And, there are tens of thousands of merchant locations where you can use the Card for the purchase of eligible prescription out-of-pocket and eligible over-the-counter (OTC) expenses, and you won't have to routinely submit receipts to verify the purchase. But, it's always a good idea to save your receipts for easy reference, and the IRS may require them.

### You can use the Card to pay for:

- 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\*\* such as:
  - First Aid Products - bandages, ointments, rubbing alcohol, sunburn cream
  - Contact Lens Solutions/Supplies
  - Medical Equipment like crutches, blood pressure and heart rate monitors and braces
  - Asthma Flow Meters and Nebulizers
  - Insulin & Diabetic Supplies

\*\* Effective 1/1/11, the list of eligible OTC items is changing per the Patient Protection and Affordable Care Act of 2010. Contact your Plan Administrator for more information.