

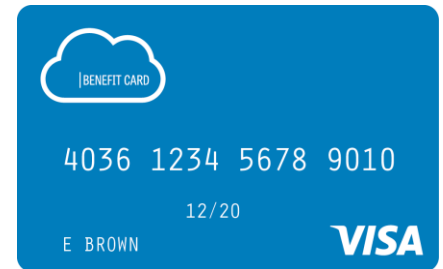


An Important Announcement from Benefit Analysis, Inc.

Same great card, great NEW look!

We are excited to announce that our card is getting a new look! Developed by WEX Health, the leader in innovative payment services, with our administrative program for **Flexible Spending Accounts (FSAs)**, **Health Reimbursement Accounts (HRAs)** **Transportation Accounts and/or Health Savings Accounts (HSAs)**, the new card will function just like the previous one. As your employee's current cards are set to expire or you add new employees as of October 2017, they will receive the new blue card.

Benefits cards have been around for more than 20 years and there are now millions of cards in circulation.



As a reminder, the advantages of the Card to you as an employer are:

New Benefit – you're providing a low-cost, high-value benefit that employees love, in an age of takeaways and cost shifting.

FICA Tax Savings – the WEX Health Payment Card has resulted in increased employee participation, as well as increased annual election amounts year after year. Employers have seen immediate increases of 40-60% in participation, and annual contribution increases ranging from 20 – 50%. That translates into significant FICA tax saving that in some cases, can pay for the program.

Compliance means less paperwork – Advanced auto-substantiation technologies take advantage of the Inventory Information Approval Systems (IIAS) that makes using benefit cards easier than ever in pharmacies, discount stores, department stores and supermarkets. To assure compliance with IRS regulations, WEX Health Payment Cards offer the maximum electronic substantiation capabilities to reduce the amount of paper used. We complement the IIAS capability by providing an additional level of substantiation to ensure that the eligible expense is within the approved plan design. The result: up to 95% of all transactions don't need receipt follow-up.

The advantages of the Card to your employees are:

Ease of Use – The WEX Health Payment Card is a special-purpose Visa® card for use with FSAs, HRAs, HSAs, Transportation and other benefit accounts. Employees simply swipe the Card and the funds are automatically deducted from the applicable benefit account(s) for quick and easy payment. This convenience and improved cash flow leads to high employee satisfaction.

Less Hassle – Sophisticated IIAS substantiation means that your employees need to spend less time submitting paper claim forms.

Simple to track – balances are available online 24/7, this detailed tracking can be used to predict more accurate (and increased) annual election amounts.

See below for Q&A's!



Q: Will **ALL** employees be receiving a new Blue Wex Health Card?

A: No, only new employees, employees whose cards are set to expire, reissued cards (lost/stolen or additional cards) will receive new cards.

Q: If an employee orders an additional set of cards for their dependents, will both sets of cards (Red Benny Card and new Blue Wex Health Payment Card) work?

A: Yes, both cards will have the same information and will both be functioning cards.

Q: Will the new cards have the same functionalities as the old cards?

A: Yes, the only difference is the color of the new cards and they are no longer called "Benny" cards.

Q: Will the \$5.00 replacement card fee still remain if the new Blue cards are accidentally discarded or lost/stolen, or if additional cards are requested?

A: Yes, the \$5.00 still remains in effect.