

Don't Think A Flexible Spending Account Is Right For You?

Think Again!

The easy way to pay is in the cards

Having a health care Flexible Spending Account (FSA) is a good idea—you can save up to 40% of every dollar you spend on an eligible expense. And the Benny™ Prepaid MasterCard® makes it fast and convenient—just swipe and go. It's that easy! Use it to pay for qualified medical expenses not covered by your health insurance. Benny contains the value of your annual health care FSA election and will automatically deduct the cost of your eligible purchases from your FSA.



And how do you get your Benny™?

Enroll in the health care FSA during the Open Enrollment period and you will automatically receive two Benny™ Prepaid Benefits Cards.

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 and you won't have to wait to get a check in the mail. You can look at your account details any time online—or call Chard Snyder customer service for a quick report.

And...Great News —

New IRS rules for participating discount stores and supermarkets mean fewer receipt requests! Pay with your Benny™ at your healthcare provider's office, the pharmacy or a store with the new automated system that approves eligible expenses on the spot! A full list of stores is available at www.chard-snyder.com. Use Benny™ for eligible expenses such as:



- Covered prescription copayments
- Orthodontics
- Non-covered dentist or other provider fees (not cosmetic)
- Health plan deductibles and coinsurance
- Doctor and emergency room copayments
- LASIK surgery and eyeglasses
- Mail and online prescription copayments and deductibles
- Over-the-counter items such as bandages, pain relievers, antiseptics, etc.

Automatic. Fast. Improved cash flow. Easy to track.
Sign up now and let your savings begin!



3510 Irwin Simpson Road, Mason, OH 45040 ■ 1.800.982.7715 or 513.459.9997

**You can get
the Card with
NO monthly
fee!**

**What are you
waiting for?**

**Simply
Sign Up
TODAY**

**and you'll
receive two
Benny™
Prepaid
Benefits Cards
in the mail at
your home
address.**