

Manage your Healthcare Finances in a Whole New Way....

We're introducing a different way to manage your healthcare finances.

There are many reasons to get excited about this new program, so we narrowed it down to the Top Five:

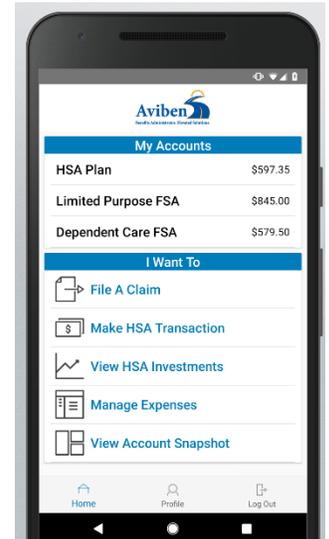
1. Make payments with ease

All it takes is a swipe of your benefits debit card to pay for a healthcare expense. Payments are automatically withdrawn from your reimbursement account, so there are no out-of-pocket costs. And because the majority of your purchases are verified (or substantiated) at the point of purchase, you will need to submit fewer receipts manually*. You can also have reimbursements direct deposited to the account of your choice, select to pay the provider directly, and schedule recurring payments such as monthly prescriptions.

2. Access your accounts anytime, anywhere

With Aviben Mobile Benefits, you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? puts the answers at your fingertips.

- Quickly check available balances and account details for medical and dependent care FSA, HSA, HRA, VEBA, 501(C)(9), and premium reimbursement plans
- View charts summarizing account information
- Set account alerts and get notifications via text message
- View claims requiring receipts
- Link to an external web page to obtain helpful information such as a list of eligible expenses
- Retrieve a lost username or password
- Use your device of choice – including iPhone®, iPad®, iPod touch® and Android™ smartphones and tablet devices

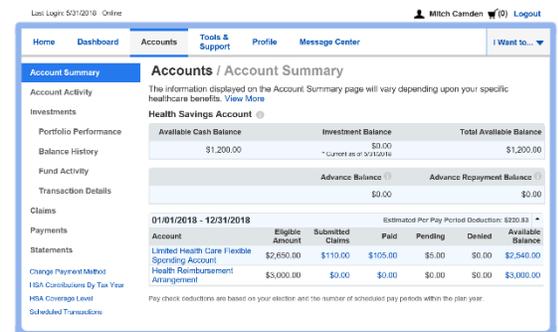


3. Get up and going quickly

Even if this is the first time using benefits software, you'll find the experience is intuitive and easy-to-use; most importantly, you'll have 24/7 access to your benefit accounts. When you log in to your portal, you can:

- See your balances in real-time
- File claims
- Upload receipts
- Visualize spending with charts and graphs

You'll find everything you need to manage your healthcare finances simply.



* Receipts may be required upon request in accordance to plan rules.

4. See it, plan for it, manage it

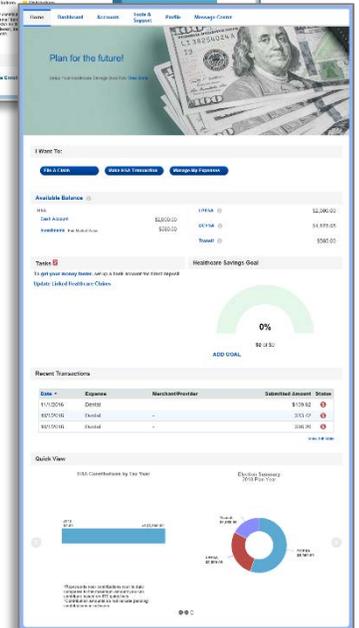
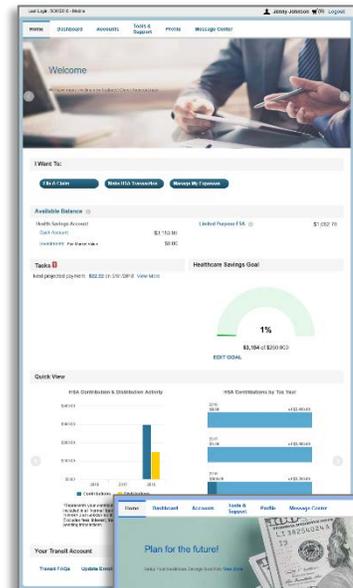
Planning and budgeting for healthcare expenses is an important part of managing your finances. The consumer portal provides the information you need to stay on top of your family's healthcare expenses. Use the dashboard to dynamically interact with expenses and claims. Graphic displays provide you with numbers that help you:

- Analyze out-of-pocket expenses
- Identify the providers who you're spending the most money with
- Manage your HSA investments like your 401K
- Compare expenditures year-to-year

5. Save time

All the reasons mentioned so far will help save you time, but there are many more ways to streamline your healthcare management. You can:

- Set up text alerts to be notified automatically when a contribution posts, a deduction goes through or your account reaches a pre-set balance that you determine
- Quickly locate forms you need for processing



As you can see, managing your healthcare and taking control of your decisions has never been more convenient and fast, so you can spend more time doing the things you love without the hassle or worry. If you have any questions, please contact your HR representative.