

Your employer offers
the Flex Debit Card
as a convenient

enhancement to your Medical Flexible
Spending Account (FSA). By using
the card for eligible products and
services, you will not need to wait for
reimbursement.

After using your Flex Debit Card to
make a purchase, transactions are
reviewed by Crosby Benefit Systems
(Crosby). Some card transactions are
automatically approved and need
no further action by you. Other
transactions will require you to submit
receipts (or invoices) to prove that your
FSA expenses are eligible according to
IRS rules. If a card transaction does not
meet the necessary requirements for
automatic approval, you will be notified
by email or mail.

More information is available at
www.crosbybenefits.com or by calling
866-918-9711.

By using the Flex Debit Card, you agree to:

1. Acquire and retain receipts for any expenses paid with the card.
2. Use your card only for eligible expenses for you, your spouse or your federal tax dependents.
3. Not use your card for any expense which has already been reimbursed.
4. Not seek reimbursement under any other plan for expenses paid with your card.

Remember, this brochure is only a summary.
Contact your Human Resources Department or
Crosby Benefit Systems for additional information.



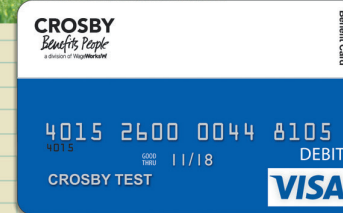
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The Crosby Flex Debit Card



What you need to know



Use these Questions and Answers to help familiarize yourself with the use of your Flex Debit Card.

How does the Flex Debit Card work?

You simply present the debit card to a qualifying provider or merchant. If charges meet basic eligibility requirements and the necessary funds are available, the provider receives direct payment. You will be notified by email or mail if you need to submit receipts proving your expense is FSA eligible.

In general, when am I not required to submit receipts? (For definitions of the terms below, see "Glossary of Terms.")

You do not need to submit receipts for:

- Recurring expenses
- Co-payments (if enrolled in employer's medical plan)
- Prescriptions
- Purchases from an IIAS retailer

In general, when am I required to submit receipts?

You are required to submit receipts for:

- Co-payments (if not enrolled in employer's medical plan)
- Vision and dental expenses
- Combined eligible and ineligible purchases
- Other non-confirmable purchases

What if I lose my receipt or purchase an ineligible item with the debit card?

If you are unable to substantiate a card purchase because you have lost your receipt or purchased an ineligible item, you can refund your account. To do this, submit your payment along with a completed Refund Form which can be found under "Forms" in the Participant Area at www.crosbybenefits.com.

What happens if I do not substantiate my expense?

If you do not substantiate expenses, here is what you can expect:

- Two requests for receipts will be sent to you by email or mail.
- If the request is not satisfied within 90 days of the transaction, your expense will be considered ineligible.
- Your card will be temporarily deactivated.
- You must mail a check to cover ineligible amounts to reactivate your card. Your card will be reactivated approximately four business days after your check is received.

How do I know what the available balance is on my Flex Debit Card?

Your available balance is your annual election minus previous eligible purchases made with the flex debit card or via traditional reimbursement. Please note, if your purchase exceeds your available balance, the transaction will not be approved at time of purchase.

Am I issued a new card every year I participate?

No. As long as you do not have a break in participation, you should continue to use your current Flex Debit Card until the expiration date printed on it. If you are an active participant at the time the card expires, a new one will be mailed to you.

What if my card gets stolen and someone tries to buy products or services with my card?

Contact Crosby immediately if your card is lost, stolen or if you do not recognize a transaction as one of your own. A Crosby representative will assist you with getting a new card and guide you through the transaction dispute process.

What if I don't want to use the debit card?

You do not need to use the Flex Debit Card. You can submit your eligible expenses directly to Crosby for reimbursement.

GLOSSARY OF TERMS

Automatic Approval: This term refers to expenses which are approved without requiring further action by the participant.

Combined Eligible and Ineligible Purchases: Purchases made using the Flex Debit Card that combine an eligible expense with an ineligible expense, so the transaction cannot be automatically approved. Supporting documentation will be requested.

IIAS Retailer: A store offering an Inventory Information Approval System (IIAS) which matches purchases with a list of eligible expenses. Some retailers that currently offer this service include: CVS, drugstore.com, Target, visiondirect.com, Walgreens, and Wal-Mart. An updated list of IIAS participating stores can be found in the FAQs section of the Participant Area at www.crosbybenefits.com.

Other Non-Confirmable Purchases: Purchases that cannot be automatically approved and therefore will require submission of receipts to Crosby.

Recurring Expense: An expense for the same amount and merchant type that was previously approved by Crosby.

PLEASE NOTE: *Over-the-counter medicines and drugs can be reimbursed only if prescribed by a physician. This does not apply to medical supplies such as insulin (even if purchased without a prescription), or other health care expenses such as medical devices, eyeglasses, contact lenses, bandages, co-pays and deductibles.*