

FELDMAN BENEFIT SERVICES, INC.

Introducing the Latest Tool in Flexible Spending Account Management

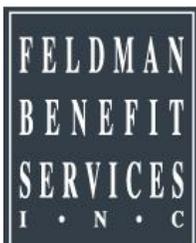
As a “*best of breed*” full service actuarial consulting and employee benefits firm, Feldman Benefit Services, Inc. (FBS) strives to consistently provide our Clients with services and programs that fit their specific needs. That’s why we’re excited to announce the latest tool in Flexible Spending Account Management....

The Benefits Debit Card

The MasterCard® Benefits Card allows your employees to pay for their eligible expenses directly from their Flexible Spending Account (FSA) funds at the time the services are incurred. They’ll no longer have to use out-of-pocket dollars, and they won’t have to wait to get reimbursed! Instead, just like with a debit card, their Benefits Debit Card will draw directly from their FSA.

As you begin your benefit plan elections for the coming year, find out how FBS can save you time, money and headaches. Read on for more detailed information or call us for an appointment.

Trust Feldman Benefit Services, Inc. to be your partner in offering your employees the top benefits and benefit management services available.



871 Mountain Avenue
Springfield, New Jersey 07081
P. 973.376.6777
F. 973.376.6761
E. fbsinfo@feldmanbenefit.com
www.feldmanbenefit.com



Put this in your Employees’ wallets and they’ll be receiving the latest in Flexible Benefits convenience.

IS YOUR EMPLOYEE BENEFITS PACKAGE WORKING AS WELL AS YOUR EMPLOYEES?

At FBS we know the questions to ask and the answers that work. Read on to learn more about:

- Section 125 Cafeteria Plans With Flexible Benefits
- **New** Benefits Debit Card
- Tailored Programs To Meet Your Business Needs
- The Latest Management Tools
- How Our Service Can Pay For Itself

Let Our Expertise Benefit You.

TAILORED PROGRAMS, EXCEPTIONAL SERVICE

PLANS THAT CAN PAY FOR THEMSELVES

You may be surprised to learn that the services we provide can actually pay for themselves! For every dollar your employees put through their benefits plan, **you, as the employer, are saving 7.65%** on the matching FICA Tax with EACH pay period. So not only will our services relieve your time, but they can relieve your budgets too.

THREE PROGRAMS TO BEST MEET YOUR NEEDS

FBS, Inc. offers three benefits programs allowing you to select the option that best meets the needs of your business and employees.

All programs include the highest level of quality service you can only expect from a premier benefits firm. And, as your trusted partner, we become the liaison between you and your employees so you can provide exceptional benefits with minimal management of the program you choose.

Whether your choice is **Ruby**, **Emerald** or **Sapphire**, FBS will manage your benefits program on your behalf. The differences between the packages lie only in the benefits offered, not the quality of service you receive.

Ruby

The **Ruby** Package consists of the following services for you and your employees:

- Employees work directly with us, keeping your involvement (and time commitment) minimal
- Employees communicate confidentially with our staff keeping personal questions and issues private
- Providing annual enrollment material
- Assisting with initial checking account set up and regular checking account monitoring
- Plan testing to ensure compliance
- Annual 5500 reporting forms, if required
- Hands on claims processing and monthly claims reimbursement.
- Customized in-house check printing
- Option for mail-home check distribution

Emerald

The **Emerald** Package includes all the benefits of the Ruby Package, **PLUS** access to **The Employee Portal** for convenient secure 24-hour access to their account. This benefit allows employees to:

- Submit claims and receipts online
- Check plan balances and election amounts
- View plan transactions including claim submissions and payroll deductions
- Calculate tax savings, determine election amounts and review what expenses are eligible for reimbursement
- Request changes to their personal profile
- Download necessary forms for claims, enrollment, and other services

Sapphire

The **Sapphire** Package includes all the advantages received in the Ruby and Emerald Packages, but **ALSO** includes the latest in benefits management via:

The Benefits Debit Card

With their new MasterCard® Benefits Card, employees will be able to pay for services typically covered in their FSA with the convenience of a dedicated debit card they keep in their wallet. That means employees will now be able to pay for the following services without having to use their money up front:

- Copays, deductibles and prescriptions
- Physician, dental, vision, chiropractic and hospital services
- Eyeglasses and contact lenses
- Dependent Care Expenses, if elected/allowed by employer