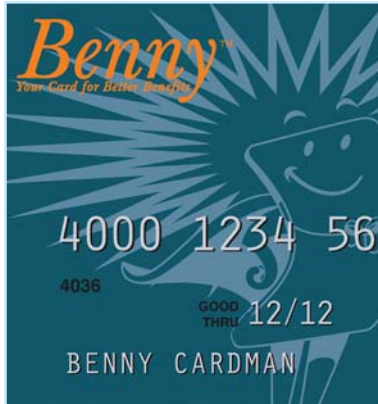


► FlexChoice ...



a great choice.

Flexible Spending Account (FSA) Overview

A Simple Plan for Ensuring Your Family's Well-being

FlexChoice is a flexible spending account (FSA) plan that is offered through your employer and administered by Sentinel Benefits & Financial Group. An FSA is one of the most valuable employee benefits your employer can offer you. It allows you to pay for qualified healthcare, dependent care and certain transportation expenses with before-tax dollars¹.

You work hard for your money and it is important for you to keep as much of it as possible. An FSA plan helps you do that!

How Does FlexChoice Work?

Participation in your FlexChoice plan is easy. You decide how much to contribute and to which accounts: Healthcare, Dependent Care, Transportation (if available), or all of them. Contributions to your account(s) are made conveniently through payroll deduction on a PRE-TAX basis so once you determine the amount your employer does the rest. When you incur an eligible expense you may use one of the following methods to be reimbursed:

Benny Debit Card – The Benny Prepaid VISA makes it fast and convenient to access the money you have in your FSA. The Benny Card contains the value of your annual FSA election and tracks it by account type such as health care or dependent care. You can also use it for parking and transit expenses (refer to the Transportation benefits on our web site). You can use the Benny Card to pay for qualified medical and dental expenses not covered by your insurance plan(s). The Benny Card automatically deducts the cost of your eligible expenses from your FSA. Just swipe and go. It is that easy!

Online Claim Submission – If you do not have a Benny Debit Card or you are not able to use your Benny card for a particular purchase, you may request reimbursement by using Sentinel's online system. Simply enter your claim online, attach your scanned receipts to your online request, and press "submit" or submit your receipts via fax or mail. That's it. You're done. Sentinel reimburses you every Friday and your payment can be automatically deposited into your bank account.

How to Register Online

When you register online with Sentinel Benefits & Financial Group, you will be able to gain access to your plan account.

Go to www.sentinelgroup.com, select "For Members" under the Account Login dropdown. Once you are on the Member Services page, click "Register Online." Once you have entered the required information, press "Begin."

To successfully register online, you will need to know your Plan Access Code. If you do not know your Plan Access Code, you can obtain it from your Human Resources representative. After you complete the registration process, you will no longer need the Plan Access Code to enter your account. All you will need to remember is your User ID and Password.



¹ The amount that you save in taxes with a Flexible Spending Account will vary depending on the amount you set aside in the account, your annual earnings, whether or not you pay Social Security taxes, the number of exemptions and deductions you claim on your tax return, your tax bracket and your state and local tax regulations. Check with your tax advisor for information on how participation will affect your tax savings.

What FlexChoice Covers

The FlexChoice FSA plan covers an extensive range of out-of-pocket expenses. The list of expenses includes, but is not limited to:

- Prescription drug co-payments
- Non-covered dentist or other provider fees
- Health plan deductibles and coinsurance co-payments
- Doctor and emergency room co-payments
- Contact lenses, eyeglasses, and LASIK surgery
- Mail service and online prescription co-payments and deductibles
- A variety of over-the-counter items (per current regulations)
- Dependent Care expenses

By way of example, dependent care expenses would include the cost for a caregiver to assist an elderly parent or a summer day camp for children while you and your spouse are working or seeking gainful employment. For a comprehensive list of eligible healthcare and dependent care expenses, please visit www.sentinelgroup.com.

FlexChoice helps you better prepare and manage unavoidable out-of-pocket costs while reducing your taxes. Refer to the illustrations on the right to see how quickly health and dependent care expenses can add-up and how much a FlexChoice plan can save you in taxes.



LISA ADAMS, AGE 26, unmarried. Lisa has medical and dental insurance at work. She learned very quickly that even with insurance, she still has significant out-of-pocket expenses.

Healthcare Related Expenses

Co-pays for Doctor Visits	\$75
Optician Visit	\$100
New Eyeglasses	\$235
Dental Cost for Root Canal	\$400
Prescription Co-pay	\$30
Total Eligible Expenses	\$840

Tax Savings with FlexChoice FSA

Healthcare FSA Expenses	\$840
Marginal Tax Rate	28%
Estimated Tax Savings	\$235.20



ROGER AND SUSAN COLLINS, AGES 35 AND 33, have two children ages 18 months and 3 years old. As their family grows, the Collins' are finding that their insurance leaves them vulnerable to significant out-of-pocket costs.

Healthcare Related Expenses

Well Baby Visit Copays	\$50
Children Sick Visit Copays	\$75
Roger's Maintenance Prescription	\$100
Susan's Contact Lenses (solutions)	\$350
Roger's extensive dental work	\$225
Family Prescriptions	\$235
Total Eligible Expenses	\$1,035

Tax Savings with a FlexChoice FSA

Healthcare Expenses	\$1,035
Dependent Care Expenses	\$5,000
Total Expenses	\$6,035
Marginal Tax Rate	33%
Estimated Tax Savings	\$1,991.55

Dependent Care Related Expenses

Children are in daycare while Roger and Susan work. The annual cost for this care exceeds \$5,000.



HENRY AND MEREDITH BRINKER, AGES 57 AND 56, have no children living at home. Meredith's aging mother, Olivia, who is a qualified dependent, lives with them and needs help at home while Henry and Meredith are at work. While the Brinkers are insured at work, Olivia is covered only through Medicare.

Healthcare Related Expenses

Henry's Maintenance Prescription	\$350
Meredith's Annual Exam & Tests	\$250
Family Dental Visits	\$250
Olivia's Medication (not insured)	\$750
Total Eligible Expenses	\$1,600

Tax Savings with a FlexChoice FSA

Healthcare Expenses	\$1,600
Dependent Care Expenses	\$3,500
Total Expenses	\$5,100
Marginal Tax Rate	35%
Estimated Tax Savings	\$1,785.00

Dependent Care Related Expenses

The annual cost for Olivia's care at the Brinker's home is \$3,500

How to Participate in FlexChoice

You may only elect to participate in this program during your company's open enrollment period – unless you are new to your company or have experienced a "change in family status." Contact your Human Resource department for information about your company's open enrollment dates.

Get the Answers You Need

Visit www.sentinelgroup.com, or for answers to all your specific questions, email us at flexhelp@sentinelgroup.com, or call toll-free at (888) 762-6088, 8:00 a.m. to 6:00 p.m. ET.



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The Benny Card²

The Sentinel Benny Debit Card helps you save time, money and paperwork. Using the Benny Card helps you keep cash in your wallet. You will never "pay twice" – first from your paycheck into your FSA and then again at the time of purchase. You will have no claim forms to complete and will not have to wait to be reimbursed. Also, when you request a Benny Card you will receive a complementary card for your spouse or dependent to use. For important information and details regarding the Benny Card log onto our web site. You can also check your balance and other account details online any time at www.sentinelgroup.com.

Automatic. Fast. Improves cash flow. Easy to track.
What are you waiting for? Sign up now for a Benny Card and let your savings begin!

Important Information You Should Know About Flexible Spending Account Plans

- Carefully estimate your FSA contributions since money not spent during the plan year is forfeited. This is not a savings account. It is a spending account.
- Only expenses incurred during the plan year are eligible for reimbursement from your account. (Some plans offer a 2 ½ month grace period that would allow you to submit claims incurred during the first 2 ½ months following the plan year to be included in the prior plan year's limit.)
- You may only join a Flexible Spending Account plan during your company's open enrollment period or when you first become eligible or experience a change in family status.
- Once you elect to join the plan, you may not cancel or change your election during the plan year unless you have a change in family status.
- If you are a partner or Sub-Chapter S shareholder employee, you may not participate in a FSA plan.
- The maximum that you may contribute to the dependent care account is the lesser of \$5,000 per family or 100% of the lowest paid spouse's income.
- The maximum that you may contribute to the health care account is limited by your plan. Please refer to your Plan's Summary Plan Description (SPD) or contact your Human Resources Department for the limit in your Plan.
- To protect your privacy, your claim records are kept confidential by Sentinel Benefits & Financial Group.

² Always save receipts for FSA purchases made with the Benny Card. You may be asked to submit some receipts to verify that your expenses comply with IRS guidelines. Your receipt must show the merchant or provider name, service received or item purchased, date and amount of the expense.