



Say hello to **Benny!**TM

- ✓ It's automatic!
- ✓ It's fast!
- ✓ It's easy to track your account balance!
- ✓ It improves your cash flow!

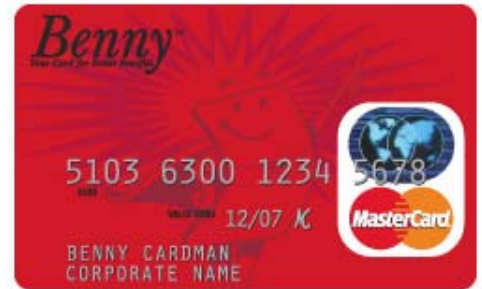
Using your Manley Services FSA or HRA just got easier...

How It Works

The BennyTM MasterCard[®] is a special stored-value card that draws on the value of your annual FSA or HRA election amount. It gives you an easy, automatic way to pay for qualified healthcare expenses not covered by your health insurance. Each time you incur a qualified healthcare expense at a health-related business (like a pharmacy or doctor's office) **that accepts MasterCard[®]**, simply use your BennyTM Prepaid Benefits Card. The amount of your qualified purchases will be deducted automatically and the pre-tax dollars are electronically transferred to the provider for immediate payment.

With the BennyTM, some of the paperwork related to claims has been simplified. You'll have online access to account activity tracking and helpful planning tools, too.

Please note: As of January 1, 2008, new IRS rules allow you to use your BennyTM only at participating discount stores, supermarkets, and pharmacies that can identify IRS-eligible items at the checkout. For the current list of participating businesses, visit the Participants/ Benny Card section of our Web site, www.manleyplan.com, or access the list directly at: www.sig-is.org/en/documents/SIGIS_Merchant_List_Dec27c.pdf.



Also, you can continue to use your BennyTM at healthcare providers, such as hospitals, doctors, and dentists.

Getting Started Once Your Employer Adopts the Program

1. Watch your mail for an envelope with Benny's picture on it—this will contain your Cards along with instructions and other important information. You will receive two Cards for your family's use. Your spouse or dependent should sign the back of the card that they will use. Additional or replacement Cards are available for \$10 each by calling Manley Services at (541) 485-7488, or toll-free (800) 422-7038.
2. To prevent fraud, your Card must be activated before you can begin using it. Activate your Card according to the instructions provided.
3. Begin using your Card **24 hours after activation**. (Remember, you can't use the BennyTM at nonhealth related locations, such as restaurants, gas stations, and bookstores.)
4. Although the BennyTM is a stored-value card, you will need to select "credit" when you use your Card. No PIN is needed and there is no cash back option.
5. Your Cards will be valid through the expiration date, which is listed on the front of the Card, while you are enrolled with Manley Services.



Using the Benny™ MasterCard® is simple because...

- ✓ **It's automatic**—the funds are immediately transferred from your FSA or HRA to the provider of service at the time you incur the expense.
- ✓ **It's fast**—a simple swipe of the Card makes it hassle-free!
- ✓ **It's easy**—in many cases, there is no need to send in receipts. However, be sure to save all EOBs, pharmacy receipts, etc., as you normally would, just in case.
- ✓ **It improves your cash flow**—you don't have to lay out cash at the time of purchase or wait for reimbursement checks.
- ✓ **It's easy to track**—your current balance is available around the clock at www.MyBenny.com.

Here's what some actual Benny™ users are saying:

"I've used the Benny™ MasterCard® at two different pharmacies and it was fabulous! Thank you for such a great service—it is wonderful and easy!"

"I would like to ... tell you how wonderful the Benny™ has been. With all the unexpected hospital visits, medical tests, office visits and additional medications I've had to purchase, the Benny™ has been a godsend!"

"I've found the Benny™ to be very convenient and easy. My son's orthodontist's office was also very excited [about] the program. ... I really like not having to pay twice. For a family on a budget it makes a big difference."

Questions?

You will receive more details when you get your Card in the mail. In the meantime, you are welcome to visit the Benny™ Web site at www.MyBenny.com, or call Manley Services Customer Service Department at (541) 485-7488 or toll-free (800) 422-7038.

MANLEY
SERVICES

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