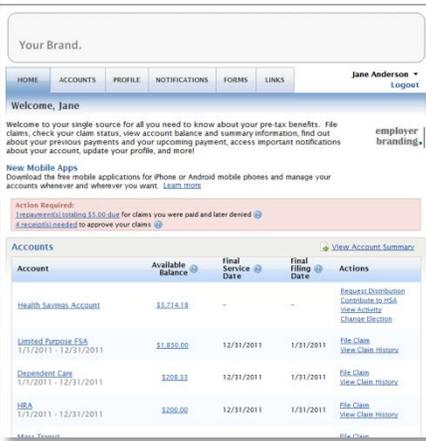


Great news!

NBS has upgraded our Flexible Benefits administration platform to deliver to you a more comprehensive, integrated approach to managing your pre-tax benefit plans such as Health Saving Accounts (HSAs) and Flexible Spending Accounts (FSAs).

These features make managing your benefits as easy as 1-2-3!

1. An easy-to-use **Consumer Portal** will allow secure, 24/7 access to your accounts to:



- Check your up-to-the-minute plan balances
- View all plan, claims and payment detail
- File claims and submit receipts online
- View upcoming reimbursements
- Order new or report lost/stolen debit cards
- Sign up for direct deposit
- Disbursement requests
- Investment Options
- And much more!

2. Mobile Application:

- Access available account balances on your iPhone®, iPod Touch®, iPad®, or Android®-powered device
- Submit receipts using your device's camera
- Receive account balances and selected alerts via text message on any mobile device



3. The convenient **NBS® Prepaid Benefits Card** to:



You will be receiving a new NBS Benefit Card because of the enhancements. If you are currently participating in the FSA program with NBS you will continue to use your current NBS card through the end of your plan year. Cards will then be sent at the beginning of the next plan year for new elections. Expect delivery of new cards within 3 weeks after the close of your annual enrollment.

If you have an eligible expense before you receive your new card, you can complete a claim form and fax to NBS for reimbursement via check or direct deposit.