

Important Announcement About The

Benny™

Prepaid Benefits Card



The Benny™ Benefits Card is here!

eBenefits
ADMINISTRATORS, INC

We are excited to announce that we are now offering the **Benny™ Benefits Card**, developed by Evolution Benefits, the leader in innovative payment services, with our administrative program for Flexible Spending Accounts (FSAs), Health Reimbursement Accounts (HRAs) and/or Health Savings Accounts (HSAs). Benefits cards have been around for over five years and there are over 6 million cards in circulation today. And now, based on the recent IRS ruling, more and more mass merchants and retailers (e.g. Wal-Mart, Sam's Club, Walgreens) are making it very convenient for customers to use benefits cards in their stores without the need for receipt submission.

Get on board and offer this great benefit to **your** employees today!

The advantages of Benny™ to you as an employer are:

New Benefit – you're providing a new, low cost-high value benefit that employees love, in an age of takeaways and cost shifting.

FICA Tax Savings – implementing the Benny Benefits Card has resulted in increased employee participation, as well as increased annual election amounts year after year. Employers have seen immediate increases of 20 – 40% in participation, and annual contribution increases ranging from

10 – 50%. That translates into significant FICA tax saving that in some cases, can pay for the program.

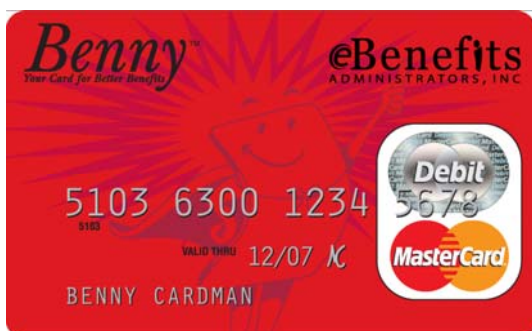
IRS Compliance – Advanced auto-substantiation technologies can verify the eligibility of many transactions, minimizing the need to request receipts from the cardholder. Letters requesting receipts are sent only when necessary.

HERE WE
GROW
AGAIN!



Let us show you how easy it is to get started with a card and how it can energize your benefits program.

eBenefits Administrators, Inc.
4740 Peach Street, Erie, PA
16509
800-494-6804 x 211
David W. Shull, RHU
President
dvwshull@ebres.com
www.ebenadmin.com



The advantages of Benny™ to your employees are:

Cash flow friendly – cardholder spending accounts (e.g. FSAs) are direct debited for eligible expenses, eliminating “out-of-pocket” cash payments and then waiting for reimbursement.

Convenient and easy to use – eliminates claim forms

Simple to track – balances are available online 24/7 – this detailed tracking can be used to predict more accurate (and increased) annual election/salary reduction amounts in subsequent years.