

Benefit Marketing Solutions, LLC is excited announce NEW email and text message notifications for claims processing and debit card substantiations!

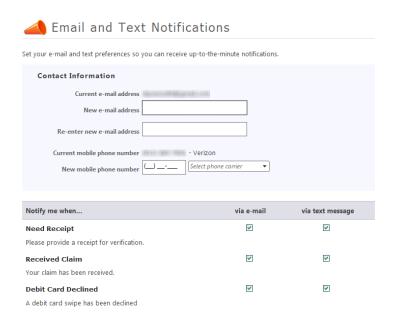
Effective Tuesday, July 16th, BMS LLC will be introducing NEW email and text message notifications to our participants. Three types of notifications providing useful & helpful information will be introduced, including:

- When a reimbursement claim is received and processed.
- When a Take Care debit card transaction has been declined and why.
- When a Take Care debit card transaction will require substantiation.

The new feature will provide real time confirmation to all participants so that they are always up to date when a claim has been processed by BMS and when they can expect to receive reimbursement, either in the form of a reimbursement check or ACH direct deposit.

The new feature will provide information immediately as to why a Take Care debit card transaction may be denied, detailing the date and time of the transaction denial and reason for the decline. It will also provide notifications to participants when they use their Take Care debit card and a receipt will be required for substantiation.

The new notification features will by default automatically be sent to all participants with a BMS MyFlexOnline login. For participants who wish to utilize the text message feature, they must opt into this by signing up through the BMS Employee website, www.myflexonline.com, and signing up under the "Settings" tab. (See screen shot below)



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What can participants expect with the new feature?

- Claim Received
 - The first day, participants will start receiving notification of claims received by 6 PM (CST) for any claims processed by BMS.
- Substantiation Required
 - The first day, participants with a Take Care debit card transaction requiring verification will
 receive notification that substantiation is required. Thereafter, participants will only be
 notified of Take Care debit card verifications after the transaction has posted to the
 account.

Sample Claims Processed Email Notification

From: Flex Plan Notice [FlexPlanNotice@myflexonline.com

To: Participant Name

Cc:

Subject: We Are Processing Your Flex Claim

We have received and processed the following claim(s).

Date of Service Claim Number Amount 3/5/2013 9582084 \$12.50

Total: \$12.50

If there are any questions or issues which come up as your claim processing is

Sample Claims Processed Text Message

FRM: Flex Plan Notice

MSG: Flex claim(s) for \$10.00 have been accepted for processing.

MyFlexOnline.com

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Sample Take Care Card Decline Email

From: Flex Plan Notice [FlexPlanNotice@myflexonline.com

To: Participant Name

Cc:

Subject: Flex Benefit Card Transaction

Your recent Flex Benefits Card swipe declined for the reason indicated below:

Date: 9/13/2011 1:55:49 PM

Amount: \$82.57 at DESPINOS TIRE SERVICE

Decline Reason: INVALID EXPENSE **Available balance for** RX \$115.02

You can review swipes at the web site: MyFlexOnline.com

Thank you,

Sample Take Care Card Decline Text Message

FRM: Flex Plan Notice

MSG: Flex Swipe Decline \$1.00 because

INVALID

MERCHANT BAL \$0.00 MyFlexOnline.com

Sample Take Care Card Substantiation Required Email

From: Flex Plan Notice [FlexPlanNotice@myflexonline.com

To: Participant Name

Cc:

Subject: Flex Benefit Card Transaction – Receipt Documentation Needed

Your recently used your Flex Benefit Card for the following transaction(s). We were not able to automatically substantiate the Following:

| Date of Ser | vice CI | aim ID | Merchant | Amount |
|-------------|---------|--------|----------|---------|
| 2/15/13 | 9582805 | Dr.S | mith | \$12.50 |
| 2/15/13 | 9582806 | Phar | macy | \$1.75 |

You must provide documentation from the provider or merchant that includes

Sample Take Care Card Substantiation Required Text Message

FRM: Flex Plan Notice

MSG: Flex Card on 2/19/10 \$2.75 need

receipt.

www.MyFlexOnline.com

Don't forget to check out the NEW BMS LLC participant website @ MyFlexOnline.com The new MyFlexOnline website will make your plan even easier to use!

When you log into the new secure MyFlexOnline portal, you can:

- ´Check your account balance
- ´ File claims
- Look up eligible expenses
- ' Print account statements
- 'See your savings
- Verify your elections
- 'Review your payments
- ' Manage direct deposit
- Change your settings

The new site is now available. If you have previously registered at the site, your password and user ID will continue to work.

Take your flex plan with you: Apps for iPhone® and Android®.

Need to check your balance, file a claim or submit a receipt while checking out at your provider? Now you can, with our new apps for the iPhone® and Android®. They're FREE! Just search for "MyFlex" at the iTunes® <u>App Store</u> or <u>Google Play</u>. To log in, use the same ID and password as you do for the MyFlexOnline website.

Now, there's a more convenient way to file claims.

With our convenient new claims upload feature you can take a snapshot or scan your receipt and send it to us from MyFlexOnline. Use the photo to file a claim. You can submit a receipt anywhere, anytime from the MyFlexOnline website or our mobile app.

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