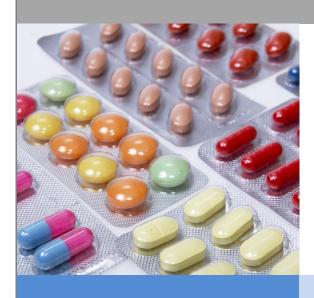


## Get More For Less... Use Pre-Tax Dollars For Out-of-Pocket Medical Expenses

Enroll in your Employer's flexible spending plan and cash in on great benefits:

- Reduce your taxable income and put money in your pocket.
- Manage and plan for larger expenses through payroll deduction.

The entire election amount you choose will be available to use at the beginning of the 2015 plan year.

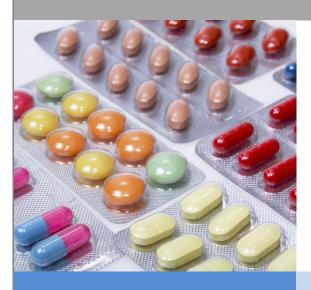


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