

Employees need to keep their Benefits Card.

(the gray MasterCard used for FSA & HRA)

When you use all the funds on your Benefits (debit) Card for this year, you should not destroy the card.

Put the Benefits Card in a safe place until next year. If you enroll in the FSA or HRA benefit plan next year, you will need this card. Anyone who has a Benefits Card in 2010, loses or destroys it, then needs another card next year will need to pay a \$10 replacement fee.

(If for any reason Cumberland Heights does not continue using Pittman & Associates to administer the FSA and HRA accounts in 2011, you will be instructed on how to get new cards.)

If you have questions please contact Susan Newkirk, Benefits Administrator with The Crichton Group at 615-687-2840.