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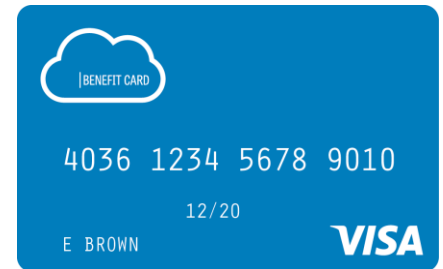
## An Important Announcement from Summit

### The Flexible Spending Account is here!

We are excited to announce that we now offer the Hopi Tribe our administrative program for Medical and Dependent Care Flexible Spending Accounts (FSAs). Our FSA accounts provide a Debit Card for your employees to access their funds.

Benefits cards have been around for more than 20 years and there are now millions of cards in circulation. As you consider enhancements to your current benefit offerings, it's time to consider a card for easier benefit access and increased employee satisfaction for tax-favored accounts.

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



#### The advantages of the Card 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 an FSA, a pre-tax benefit, translates into significant FICA tax saving that in some cases, can pay for the program.

**Compliance means less paperwork** – Advanced auto-substantiation technologies take advantage of the Inventory Information Approval Systems (IIAS) that makes using benefit cards easier than ever in pharmacies, discount stores, department stores and supermarkets. To assure compliance with IRS regulations, Summit's FSA Debit Cards offer the maximum electronic substantiation capabilities to reduce the amount of paper used. We complement the IIAS capability by providing an additional level of substantiation to ensure that the eligible expense is within the approved plan design. The result: up to 95% of all transactions don't need receipt follow-up.

#### The advantages of the Card to your employees are:

**Ease of Use** – The **Summit Payment Card** is a special-purpose **MasterCard® card or Visa® card** for use with FSAs. Employees simply swipe the Card and the funds are automatically deducted from the applicable benefit account(s) for quick and easy payment. This convenience and improved cash flow leads to **high employee satisfaction**.

**Less Hassle** – Sophisticated IIAS substantiation means that your employees need to spend less time submitting paper claim forms.

**Simple to track** – balances are available online 24/7 and also on our mobile app, this detailed tracking can be used to predict more accurate (and increased) annual election amounts.