



## Employee Participation Increases with Flex Benefit Cards

**Case studies have proven that flex benefit cards help increase employee participation:**

- Abbot Labs offered Flex cards in 2007 with a 20% increase in participation.
- Duke University offered Flex cards in 2008, with a 20% increase in participation and an 8% increase in average election and 30% increase in employer tax savings.

### **With increased participation**

- Employers' bottom line is improved because of increased tax savings.
- Employees' take-home pay increases when they save taxes by contributing to the plan!

### **More advantages of Flex Benefit Cards**

- Participants no longer pay for qualified expenses with personal funds.
- Participants will not have to submit receipts for verification when they purchase healthcare items at over 35,000 locations nationwide.
- Nearly 90% of purchases will be auto-substantiated – 100% at certified retailers.
- Participant self-service increases.
- Employee satisfaction is enhanced.

A flex benefit card is truly the most convenient and cost effective way for employees to pay qualified flex plan expenses. With the new IRS IAS technology requirements in place, employers can be assured that flex cards will only be used to purchase qualified goods and services, when employees shop at over 35,000 certified retail locations. Now, employees can be assured of a more satisfying experience with their flex benefits. ◊



### **Helpful Links . . .**

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The key to greater acceptance and use of flex benefit cards – employer and employee education, education, and more education.

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