

MEMORANDUM

TO: Dartmouth College Medical FSA Participants
FROM: Crosby Benefit Systems
RE: Flex Debit Card
DATE: January 2008

As an added convenience, Crosby Benefit Systems and Dartmouth College now offer you the opportunity to pay for eligible Medical Flexible Spending Account (FSA) expenses with the Flex Debit Card. The Flex Debit Card offers you direct access to your Medical FSA funds.

You will receive your debit card in the mail in late January. You may continue to use this debit card from year to year and for as long as you elect to contribute to a Medical FSA. (Like other debit cards, you will receive a new card before your current card's expiration date.) Until you receive your debit card you should continue to pay for eligible medical expenses and request reimbursement.

Please remember, the Flex Debit Card does not alleviate the need to substantiate all your purchases. In many instances, you will be required to submit substantiation following your purchase. If you receive a request for substantiation of a Flex Debit Card transaction, please use the enclosed Flex Debit Card Substantiation Form which is also available on our website. For more information about using your card, please review the enclosed documents. These documents are also available online at www.mycrosbybenefits.com.

We always appreciate your comments and will continue improving the program based on participant feedback, employer suggestions, and IRS guidance.

If you have any questions or comments about the Flex Debit Card, please contact Crosby Benefit Systems customer service at 617-928-0700 or 800-462-2235, or via email at servicecenter@crosbybenefits.com.