



SAVE AN AVERAGE OF \$300 PER EMPLOYEE IN PAYROLL TAXES WHILE THEY TAKE HOME MORE PAY.

FlexSystem is an IRS Code Section 125 Cafeteria Plan that enables employees to pay for eligible expenses on a pre-tax basis—*an instant savings of nearly 30% for the employee.* For you? Benefits costs are controlled without restricting choices, and you pay less in Social Security tax for every dollar of employee participation.

HOW DOES IT WORK?

After a paperless on-line set-up, employees place funds in predetermined benefit accounts through salary reduction. When a qualified expense is incurred, the employee submits a request and receives reimbursement. With on-line administration and submission of requests for reimbursement, daily check processing, and direct deposit, FlexSystem provides the industry's fastest turnaround of requests.

FOR EMPLOYERS, FLEXSYSTEM OFFERS REAL ADVANTAGES

- All-inclusive fees—no additional charges or hidden fees
- FlexSystem has a funding arrangement unique to the industry
- Exclusive VeriFlex process for substantiation of requests for reimbursement
- Electronic transfer of client funds to FlexSystem—no more cutting checks
- Not tied to any insurance or other employee benefit plan
- Transportation benefit available at no additional cost
- Mirror-imaging of payroll for fastest turnaround of reimbursements
- 20+ years of experience
- Audit guarantee



FOR EMPLOYEES, FLEXSYSTEM MEANS REAL SAVINGS, REAL FAST

- Toll-free customer service—including a separate line for Participants
- Requests for Reimbursement submissions via paper, fax, or on-line
- Instant account status availability on-line or on FlexSystem's voice response system
- Enrollment or re-enrollment on-line from the privacy of your home
- FlexSystem claim (debit) card for seamless real-time payments

