

# An Important Announcement

# From

# VCS Group Inc.

## The Prepaid Benefits Card is here!

VCS Group Inc. is excited to announce that we are now offering the **Benny™ Prepaid Benefits Card**, developed by Evolution Benefits®, the leader in innovative payment services, with our administrative program for Flexible Spending Accounts (FSAs), and/or Health Reimbursement Accounts (HRAs). Future plans will include Health Savings Accounts (HSAs). Benefits cards have been around for almost 15 years and there are millions of cards in circulation today. 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 advantage 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 the Prepaid Benefits Card has resulted in increased employee participation, as well as increased annual election amounts year after year. Employers have seen immediate increases of 20-40% in participation, and annual

Contribution increases ranging from 10 -50%. That translates into significant FICA tax savings that in some cases, can pay for the program.

**IRS Compliance**—Advanced auto-substantiation technologies can verify the eligibility of many transactions, minimizing the need to request receipts from the cardholder. Letters requesting receipts are sent only when necessary.



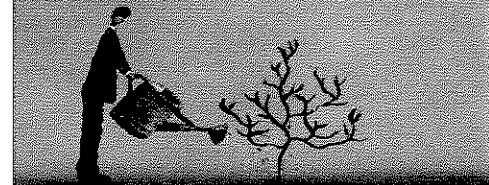
### The advantages of the Card to your employees are:

**Cash flow friendly**—cardholder spending accounts (e.g. FSAs) are directly debited for eligible expenses, eliminating “out-of-pocket” cash payments and then waiting for reimbursement.

**Convenient and easy to use**—eliminates claim forms

**Simple to track**—balances are available online 24/7—this detailed tracking can be used to predict more accurate (and increased) annual election/salary reduction amounts in subsequent years.

## Here We Grow Again!



Let us show you how easy it is to get started with a card and how it can energize your Benefits program.

Call us at  
(814) 445-4943

Your Administrator :  
Tracy Tirko