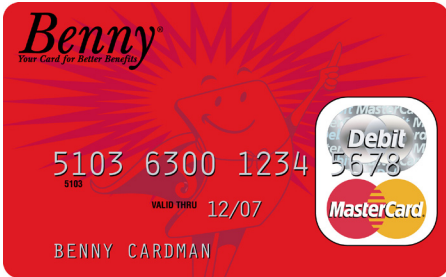


Announcing Open Enrollment for the State of Delaware's 2010 Flexible Spending Program November 2, 2009 through November 23, 2009!



Use the Benny Card to pay for eligible expenses!

Starting in 2010, you will have the option of signing up for the optional FSA debit card, or Benny Card, that can be used to pay for your eligible medical expenses using pre-tax money!

The card is a great way to manage your cash flow, and can reduce the amount of paperwork (depending upon how it is used).

The card is optional, and there is an annual convenience fee of \$12, should you request one. The fee will be deducted from your available FSA funds in January.

Have Medical or Childcare expenses?

Why Not Save a Few Hundred Dollars? Here's how:

- Enroll in the State of Delaware's Health Care and/or Dependent Care Flexible Spending Account for the 2010 Plan Year.
- Contributions to your account are deducted from your check on a pre-tax basis saving you up to 40% on every dollar you set aside.
- Reimbursements from your account are tax-free!

Health Care Spending Account

- Maximum limit of \$4,000 for 2010 plan year
- Eligible expenses include co-pays, over-the-counter medicine, dental and vision expenses, and many more!
- Expenses for your tax dependents qualify, even if they are not on the State's health plan
- Use the Benny Card to pay for eligible medical expenses!

Dependent Care Spending Account

- Eligible child care or elder care expenses are reimbursed tax free
- Includes pre-school, before and after school care and baby sitting expenses
- Maximum limit of \$5,000 per household per calendar year

Remember - for both of these accounts you have to use the funds from your account each plan year or you could forfeit the unused amounts. Carefully planning your election each year makes it easy to set aside the appropriate funds! Enroll online beginning November 2, 2009 at <https://secure.asiflex.com> (Employer-Provided Code Word: DE).

Have Questions? Attend an informational session to be held:

Date	Times	Location
11/3/09 (Tuesday)	10:30am, 1:00pm and 5:00pm	Delaware Technical & Community College Stanton Campus - Stanton Room A116
11/4/09 (Wednesday)	10:30am, 1:00pm and 5:00pm	Delaware Technical & Community College Terry Campus - Dover Room 400 B Corporate Training Center
11/5/09 (Thursday)	10:30am, 1:00pm and 5:00pm	Delaware Technical & Community College Owens Campus - Georgetown Carter Partnership Building, Lecture Hall