

Will I really save money when I join our cafeteria plan?



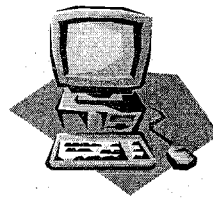
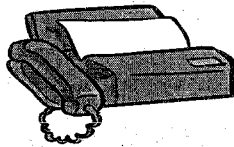
The Cafeteria Plan is meant to save you money on expenses that you already have – on money that you will be spending anyway. Here are some sample savings, assuming 25% (Federal Income & Social Security Tax) tax bracket.

\$30/ mo. Prescriptions	$\$360/\text{ yr.} \times 25\% = \90 savings
\$150/ mo. Orthodontia	$\$1,800/\text{ yr.} \times 25\% = \450 savings
\$2000 lasik surgery	$\$2,000 \times 25\% = \500 savings
\$1000 glasses & eye exams	$\$1,000 \times 25\% = \250 savings
\$60/month diabetic supplies	$\$720/\text{ yr.} \times 25\% = \180 savings
\$50/month over the counter	$\$600/\text{ yr.} \times 25\% = \150 savings

How can I stay informed?

You can visit us at www.div125.com to:

- ❖ Check your account balance and pending claim information (updated daily)
- ❖ Make sure you have all the documentation you need when you submit a claim
- ❖ Find out if any new laws or regulations affect your plan and your claims
- ❖ Download the forms you need (election, claim, status change, etc.)
- ❖ Learn about our company and staff!



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