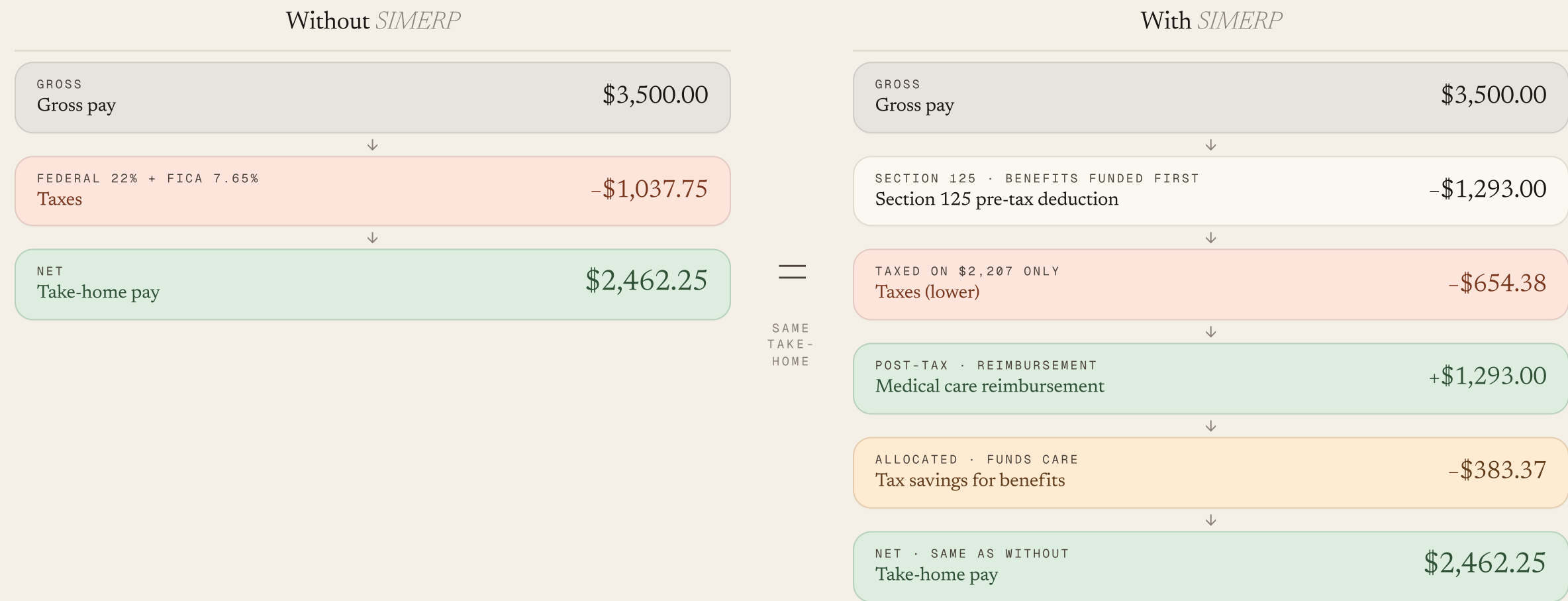


THE STRATEGY

Better benefits, *fully funded.*

Section 125 lets pre-tax contributions fund medical and ancillary benefits, expanding what employees receive at no change to their take-home pay.



Pre-tax dollars fund benefits, then post-tax reimbursement returns the same \$1,293. Take-home stays the same, and *\$383.37 in tax savings is freed up each month* to fund additional care.