September 30, 2010

Dear Participant:

The Patient Protection and Affordable Care Act of 2010 has changed the way Over-the-Counter (OTC) medicines and drugs are reimbursed through your Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA).

As of January 1, 2011, FSA, HRA or HSA funds can no longer be used to purchase OTC medicine and drugs without a valid doctor’s prescription. According to the regulations, a prescription is defined as a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred. Additionally, it must be issued by an individual who is legally authorized to issue a prescription in that state.

Some of the affected OTC categories include:

<table>
<thead>
<tr>
<th>Allergy &amp; Sinus medicines</th>
<th>Cold &amp; Flu</th>
<th>Laxatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antibiotics</td>
<td>Cold sore</td>
<td>Motion sickness</td>
</tr>
<tr>
<td>Anti-gas</td>
<td>Digestive aids</td>
<td>Pain Relief</td>
</tr>
<tr>
<td>Anti-itch</td>
<td>Hemorrhoid treatments</td>
<td>Sleep aids</td>
</tr>
</tbody>
</table>

To be reimbursed for an OTC medicine or drug, you must first pay out-of-pocket for the item, then submit a completed FBMC Claim Form and a copy of a doctor’s prescription for said item.

Please note: The myFBMC Card® cannot be used to purchase medicinal OTC items. However, the card can still be used to purchase regular prescriptions, as well as non-medical OTC items.

You can continue to use your FSA, HRA or HSA funds to purchase OTC items that are not considered a medicine or drug, such as bandages, splints or crutches. Please note that diabetic supplies, including insulin, remain an eligible expense with or without a prescription.

Remember to consider these new OTC rules when estimating the dollar amount to put in your FSA, HRA or HSA account for the next plan year.

If you have questions about this OTC change or need more information, please contact FBMC Customer Care at www.myFBMC.com.

Thank you.

FBMC