



Connect with your PayFlex Coach today!

Check this out! PayFlex Coach is a free* interactive texting program that can help you get the most out of your PayFlex Health Savings Account (HSA).

How does the program work?

PayFlex Coach is a 4-week texting program that provides you with quick tips about your HSA. And you'll get helpful links to tools and resources -- like short videos, educational tidbits, and ways to help maximize your account.

To learn more, check out this [video](#).

Start your 2016 coaching session today

You can start your 2016 coaching session any time before May 31, 2016. It's easy to get started. Just use your mobile phone to text **PAYFLEXHSA** to 57320. Then, reply **YES** to participate.

Get in the game today!

* Standard text messaging and other rates from your wireless carrier still apply.

Note: This program doesn't involve a "live" person as your coach and isn't an on-going text conversation. The text messages are in a question and answer format. You'll receive helpful feedback based on your responses.

Terms & Conditions: By texting "PAYFLEXHSA" to 57320 and replying YES, you agree to enter the PayFlex Coach program to receive weekly text tips up to 10 times per week for 4 weeks. Text STOP for stop and HELP for help to 57320 or email coach@payflex.com. Message and data rates may apply. View Mobile Terms & Conditions [here](#). Participating carriers are: AT&T, T-Mobile, Verizon Wireless, Sprint, Boost, Virgin Mobile,

MetroPCS, U.S. Cellular, Alltel AWCC, Cincinnati Bell, Google Voice and Cricket.

Note: There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information. This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to payflex.com.

Financial Sanctions Exclusions. If benefits or reimbursement provided by this Agreement violate or will violate any economic or trade sanctions, the benefits are immediately considered invalid. PayFlex Systems USA, Inc. cannot make payments for claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license.

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