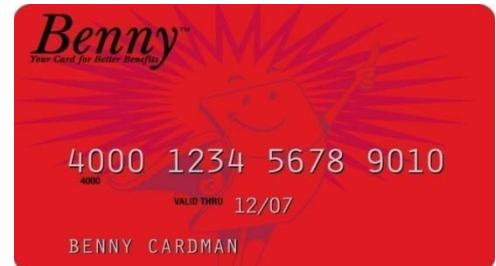


April 2009

**The Benny™ Difference – Your Card
for Better Benefits**



Dear Member:

We are excited to announce to you that beginning **April 2009** the Board of Trustees is providing you with a new and convenient way to access your Health Reimbursement Account (HRA) money. The Trustees have determined the healthcare reimbursement amount to be \$303.19. Within the next few weeks, you will receive two “Benny™ Prepaid MasterCard® Cards at your home address for you and your family members to use beginning April 2009. The cards will be preloaded with the \$303.19 reimbursement amount. The Cards will arrive in a special envelope that looks like this-- so please don’t throw it out!



Your Benny™ Prepaid Card will be loaded with the available balance of your HRA (less any amounts you have already spent) and is updated regularly. The Card is used, instead of cash, to pay for qualified health care expenses. So, no more claims forms! Use your Card to pay for items such as:

- Covered prescription co-pays
- Health plan coinsurance
- Health plan deductibles
- Doctor and emergency room co-pays
- Lasik surgery and eyeglasses
- Orthodontics
- Out-of-pocket dentist fees



Simply swipe Benny Prepaid Benefits Card each time you incur a qualified health care expense at locations that accept MasterCard and the amount of your purchase will be deducted from your HRA automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe. It's that easy!

It's Important to Save Your Receipts!

Your Benny™ Prepaid Benefits Card will definitely improve your cash flow. However, be aware that the IRS requires the Card only be used for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. Yet, there are instances when you'll receive a letter/notification asking you to furnish an itemized receipt to verify the expense.

When you receive such a request, make sure you submit the receipts as soon as possible to avoid having your Card suspended until receipts have been submitted and approved.

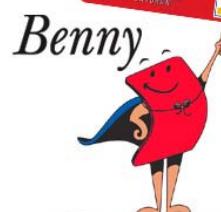
Using Your Card is as Easy as 1-2-3!

Please note there will be a \$10.00 fee charged to your HRA account if your Benny Card is lost. You may also request additional cards for a \$10.00 fee.

Please read over the enclosed Q&A that should help answer many of your questions about using your new Benny Prepaid Benefits Card, and some general questions about your HRA as well. And remember, watch for your Benny Prepaid Benefit Cards that will be coming to you in the mail shortly.

We hope you enjoy this new exciting feature of your HRA!

*For the Board of Trustees,
Sheet Metal Workers Local 104 Health & Welfare Plan*



September 2008