

Memorandum

Date: March 2, 2010
To: All Flexible Benefit Plan Participants
From: Vantage Financial Group, Inc. (VFGPS)
Re: Recent Enhancements to Substantiation Requests

Good Afternoon! We are pleased to announce some enhancements that are being made to the receipt requests sent to our flex participants.

(1) Encryption on emailed attachments

As part of their effort to become HITECH compliant, Evolution Benefits has enhanced the encryption of documentation request letters that are emailed. Effective immediately, all Substantiation Request letters emailed to a cardholder recipient will require a password to open the attachment. **The password needed to open the attachment is the last four numbers of the cardholder's card number and the email message includes these instructions.**

(2) Vantage's name appearing on emailed letter documents

Beginning March 3, 2010, we will have the ability of adding our name as the 'from' on the email being sent to cardholders. The actual email is still delivered from BenefitCentralCardManagementSystem@bennycentral.com, however it is just a way to help make it more recognizable to the cardholders by adding Vantage's name.

This is a sample of what the cardholders will see:

From: *Vantage Financial Group Customer Service – Your Flex Plan*

Subject: *Vantage Flex Plan - Please review the following documentation regarding a recent Benny Card transaction.*

We believe these enhancements will better serve our members in the overall substantiation process. If you have any questions or comments about this correspondence, please feel free to contact me. Thank you and have a great afternoon!

