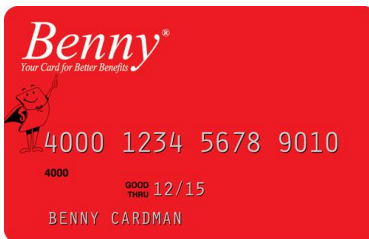




Now is the time to review your flexible spending account (FSA) balance and take advantage of your entire election amount before the end of the year.

Visit www.apabenefits.com or contact your human resources department soon and check your FSA balance.

Then make a plan to use your **Benefits Card** to pay for eligible healthcare expenses.



It's your money. Spend it and save today.