

Dear Colleague,

You are receiving this letter because United Healthcare is your claims administrator and you had healthcare expenses between January and February of 2013. During that timeframe, United Healthcare sent duplicate prescription drug payment claims in error to PayFlex, which resulted in an over-reimbursement to you from your Flexible Spending Account, Health Reimbursement Account or Health Incentive Account. This error was corrected on February 26, 2013 and should not happen again. We apologize for any inconvenience this may cause you.

To correct the overpayment, you will receive an Explanation of Payment notice with the service date(s) and the exact amount you were over-reimbursed from PayFlex. You will receive this via U.S. Mail or email if you signed up for e-Notify with PayFlex.

Then, to repay the over-reimbursement you can select one of the three options:

1. Apply future auto-rollover claims to over-reimbursement

If the over-reimbursement was applied to your Health Reimbursement, Health Incentive or Flexible Spending Account, future eligible claims sent to PayFlex from any of your benefit carriers (e.g., United Healthcare, Express Scripts, MetLife) can automatically be applied to the overpayment for any expenses incurred from now through the end of 2013. You will not receive any reimbursements from your 2013 PayFlex accounts until the overpayment is reduced to zero.

2. File paper or online claims

You may submit an online or paper claim to offset the over-payment for eligible unreimbursed expenses incurred during 2013. A copy of the claim form can be found on the PayFlex website. Any offsetting online or paper claims must be received by PayFlex prior to December 31, 2013.

In either option above, please monitor your PayFlex account to ensure the overpaid amount has been completely offset prior to December 31, 2013. If the amount is not completely offset, you may submit a paper check to PayFlex for the remaining balance.

3. Return the funds

You can send a personal check payable to PayFlex Systems for the total amount for which you were over-reimbursed. Include a copy of this letter along with your check and mail it to:

PayFlex Systems USA, Inc.
PO Box 3039
Omaha, NE 68103-3039

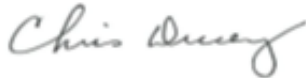
Once the check is received, PayFlex will credit your account to reflect the returned funds.

NOTE: Prior to sending in any payment, please verify the actual amount due by checking the PayFlex Explanation of Payment; your account on the PayFlex website (through Jetnet); or by contacting the PayFlex Customer Service Department at 1-800-284-4885.

Repayment of the over-reimbursed amount will need to occur by December 31, 2013. Any remaining balance at the end of the year will be reported to the Internal Revenue Service (IRS) as taxable income on your W-2 per IRS regulations.

Again, we apologize for any inconvenience this may cause you. If you have any questions, please contact the PayFlex Customer Service Department at 800-284-4885 between 7am and 7pm CT, Monday through Friday or Saturday between 9am and 2pm CT.

Sincerely,



Chris Ducey
Managing Director
HR Delivery & Finance