



FEATURES OF YOUR TAX SAVINGS PLANS

Pre-Tax Premiums

A premium-only plan permits team members to reduce their compensation by an amount equal to their contribution toward the cost of certain health benefit premiums and pay those premiums with pre-tax dollars. Making premium contributions on a pre-tax basis reduces your taxable income and increases your take-home pay, in comparison to payment of premiums with after-tax dollars. All benefit elections are pre-tax unless you opt out of the plan.

Health Care Flexible Spending Account (FSA)

This account allows you to set aside pre-tax dollars each paycheck to be used for medical expenses (such as deductibles, prescription copays, adult orthodontia treatment, laser eye surgery, etc.) that are not reimbursable under the health plan. Effective January 1, 2011, over-the-counter items are no longer considered an eligible medical expense under the Flexible Spending Account unless you have a prescription from your doctor for that item. The minimum amount you can contribute to your Health Care Flexible Spending Account is \$250 annually. The maximum amount you can contribute to your Health Care Flexible Spending Account is \$5,000 annually.

Plan Information:

Company Name:.....United Supermarkets, LLC
Plan Name:.....Flexible Benefit Plan for United Supermarkets
Plan Year:.....Twelve-month period beginning January 1 and ending December 31 of the same year
Grace Period:You may submit claims until March 31 after the plan year ends
Account Type:.....Health Care Reimbursement Account
Eligibility Requirements:The first of the month following 30 days of employment as a full-time Team Member

Administration Information:

Where to Send Claims:.....Boon-Chapman Benefit Administrators, Inc.
12301 Research Blvd., Ste. 400
Austin, TX 78759
Phone: 800-252-9653, option 6; fax: 512-459-1552