

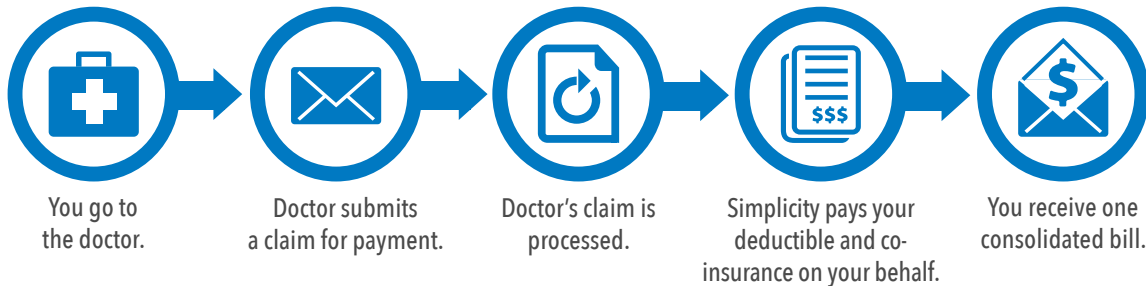


Your Invitation to Healthcare Simplicity

You're getting this statement because, as part of your employee health benefit plan, your employer has made a new financial benefit available to you. It's called Simplicity, there's no additional cost to use it, and it will revolutionize the way you manage your healthcare expenses.

What is Simplicity?

Simplicity gives you **flexibility and control** to manage healthcare expenses. Here's how it works:



How can Simplicity help me?



Simplicity gives you control and eliminates confusion by **consolidating all your in-network medical bills** in one place—just like a credit card bill!



Simplicity gives you the flexibility to spread out your payments by using **12-month interest-free repayment options**.



Simplicity gives you rewards in the form of up to **5% SimpleRewardsSM** credits on the payments you make.

Why am I getting this statement? Is this legit?

Yes! Simplicity is part of your employee health benefit plan. This trial statement is your invitation to activate Simplicity, which you can do by paying this statement.

If you've already paid your doctor for the services on this statement, don't worry, **you're not being double-billed!** If you have already paid, you can activate Simplicity online.

Go to www.simplicitypayments.com/Activate.

It only takes a few minutes.

If you have questions about Simplicity, just call the number near the top of your medical ID card.