

OPERATIONS BULLETIN

01.07.10 -01

SUBJECT: CUSTOMER CARE CENTER – SATURDAY HOURS

FBMC will again provide Saturday customer service hours from 9:00 AM EST to 3:00 PM EST beginning on Saturday, January 9th. Saturday hours are provided during the months of January through April of each year as a value-added service for our customers.

It is not unusual during this time of year for FBMC to experience high call volumes and extended hold times. Many of our more than 3,000,000 customers are transitioning to new benefit plans or seeking assistance with filing prior year's flexible spending account claims.

We have substantially increased our workforce during this period and have also implemented new call features to help our customers identify hours where the hold times are less lengthy. For example, we have installed call-back functionality allowing the customer to select a time of day where it is convenient for them to receive an automatic call-back from our FBMC Customer Care Specialist. They simply select the time of day and leave the call-back number.

Customers can also avoid lengthy hold times by accessing our customer website at www.myFBMC.com or by emailing our Customer Care Department directly. The email link is found on our web site.

Please contact your assigned account manager at 1-800-872-0345 if you have any questions regarding this operational bulletin. We look forward to serving you and your employees during 2010 and appreciate your continued business.

End Bulletin