



2013 BENEFITS

THERE'S NO PLACE
LIKE HOAG

2012 FLEXIBLE SPENDING ACCOUNT (FSA) CLAIM SUBMITTAL DEADLINE

Claims for **Dependent Care** and **Health Care** eligible expenses incurred from **January 1, 2012 to December 31, 2012** only must be submitted to CIGNA and received in their office by **March 31, 2013** for reimbursement. To ensure a timely payment please submit one week prior to deadline.

Dependent Care and Health Care claim forms can be found on www.mycigna.com or on Hoag Benefits Center's website, www.hoagbenefits.com under the Reference Center tab.

ALL UNUSED 2012 ACCOUNT BALANCES WILL BE FORFEITED FOR THE FOLLOWING REASONS:

1. Expenses were not incurred by the deadline, **December 31, 2012**
2. Claims are not submitted by deadline, **March 31, 2012**

For more information about the Flexible Spending Accounts, please contact CIGNA 800/244-6224 or visit www.mycigna.com or contact The Hoag Benefits Center 888/416-1096 or visit www.hoagbenefits.com.