

HAVE YOU MET YOUR YEARLY DEDUCTIBLE?



**Get a UV Light Unit in 2011 with
NO OUT OF POCKET COSTS**

SCENARIO 1		
Annual Deductible of \$3000		
Purchase date	NOW	Early 2012
Retail Price	\$4,000	\$4,000
Annual Deductible met and Maximum Out-of-Pocket met		
Out of pocket cost	\$0	\$3,000

SCENARIO 2		
Annual Deductible of \$3000 + 20% DME co-pay		
Purchase date	NOW	Early 2012
Retail Price	\$4,000	\$4,000
Deductible met	-- \$3,000	- \$0
Co-pay	\$800	\$800
Out of pocket cost	\$800	\$3,800



FSA — Use it or lose it:
Use up your remaining Flexible Spending Account funds before they expire!

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