

FSA for iPad[®] Campaign Rules and Regulations

No purchase or payment is required to enter and win. The "FSA for iPad Campaign" is sponsored by Benefit Resource, Inc. The FSA for iPad Campaign is governed by these rules and regulations. By participating in the Campaign, you agree to abide by these rules.

Eligibility and Entry

The FSA for iPad Campaign is open to all employees at the stated "Company". Employees must be 18 years of age or older at the time of entry. One entry available per employee. Employees who elect a \$500 or greater annual FSA election will be automatically entered into the drawing. Employees may also request an entry form by emailing <u>participantservices@BenefitResource.com</u> or calling (800)473-9595. Entrants must fill out all required fields on the entry form to be included in the drawing. Benefit Resource has the right to verify eligibility for each entrant.

Campaign Period

The FSA for iPad Campaign begins with the start of Company's Open Enrollment and ends on the Plan Year Start Date for Company's FSA. All entries must be received on or before this time to be considered for the prize drawing.

Prize Drawing

All eligible entries received during the Campaign Period will be considered and a winner chosen at random. The winner will be announced within 30 days of the Plan Year Start Date. The winner will be notified at the phone or email address provided with their entry. Arrangements will be made for the winner to receive the prize at the Company location. Upon request, the winner may be required to complete and return prize acceptance forms or documents. If the winner does not comply with these rules, that winner may be disqualified.

Prizes

Benefit Resource will award one iPad II or iPad Air per eligible Company. The prize is valued at \$399 - \$499. ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE OF ANY PRIZE IS SOLELY THE RESPONSIBILITY OF THE WINNER. Prize is non-transferable. No substitution or cash equivalent permitted.

Indemnification and Limitation of Liability

By entering the FSA for iPad Campaign, each entrant agrees to indemnify, release and hold harmless Benefit Resource and all its owners and employees from any losses, liability or damages in whole or in part as a result of the entrant's participation. Benefit Resource makes no warranties as to the condition of the prize.

Any questions regarding the FSA for iPad Campaign should be directed to <u>participantservices@BenefitResource.com</u>. This campaign is sponsored by: Benefit Resource, Inc. 245 Kenneth Drive Rochester, NY 14623