I	INTRODUCTION	1
II	BECOMING A PARTICIPANT	2

- 16. Will I receive any statement of expenses?......10
- 17. What happens if I cease participation in this Plan for any reason?

If you have been employed for 90 days as a full-time regular employee, part-time regular employee, or limited duration employee of St. Luke

You will make payment by authorizing St. Luke's to make pre-tax withholdings from your paychecks for each FSA in the amount that you select using the enro					

(ii)

Continuation (Coverage benefi	ts will continu	e until the en	nd of the Plan	Year during	which
you had a Qualifying	Event, except co	overage may be	e cut short fo	or any of the	following reas	sons:

(a)

enrollment and eligibility for benefits, to evaluate and determine the validity of benefit claims, and to resolve any and all claims and disputes regarding the rights and entitlements of individuals to