

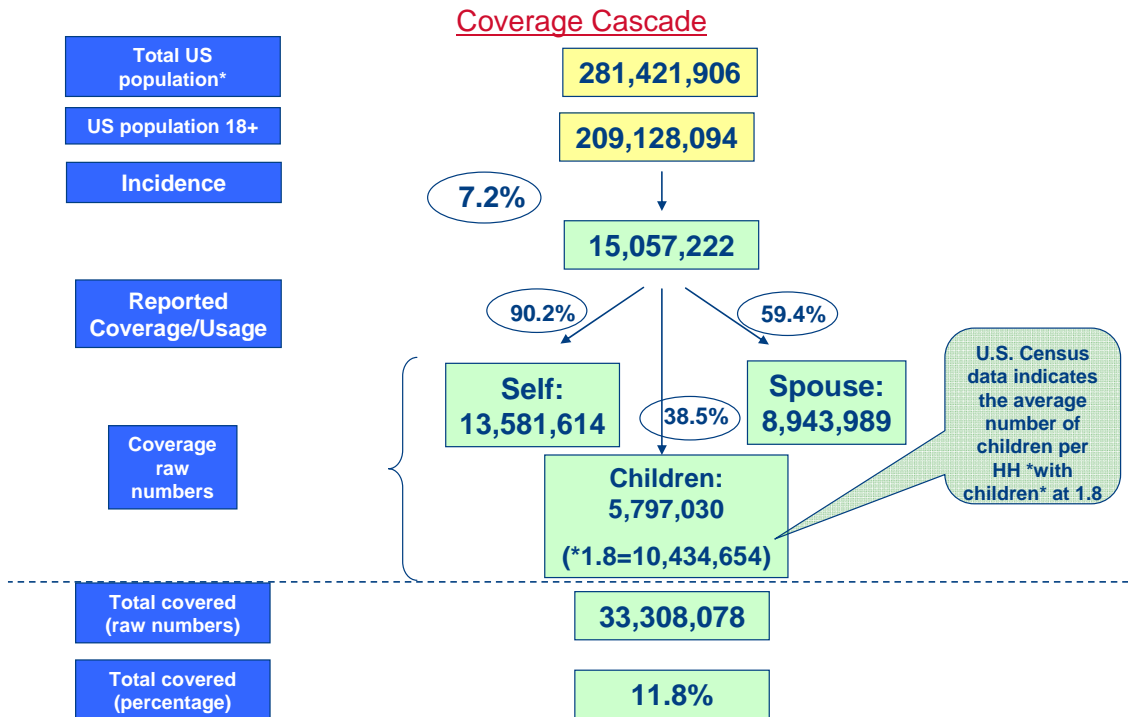
## Consumer FSA Usage and Perceptions Research Key Findings September, 2009

### Background:

In July and August of 2009, Visa commissioned Nielsen Consumer Research to conduct consumer research of FSA users. The purpose of the research was to better understand the number and types of consumers who are currently covered by an FSA, how they use the accounts and their perceptions of FSAs overall.

### Key Survey Findings:

- An estimated 33 million Americans participate in FSAs either as an enrollee or as a spouse or dependent of an enrollee.



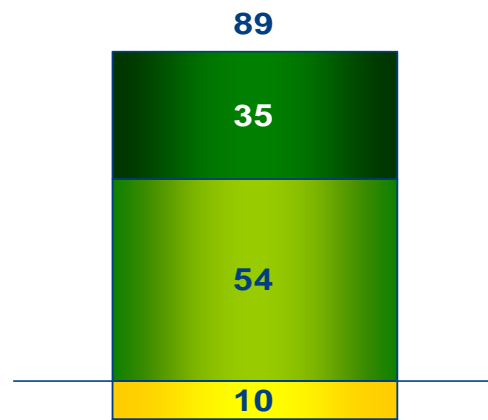
- 28% of Americans contribute more than \$2,000/year and 14% contribute more than \$3,000/year. The mean contribution is \$1,569
- 34.8% of participants live in households with income less than \$55,000 and 73% live in households with income under \$100,000
- The participant mean household income is \$77,625

- Participation is disbursed across all age groups with nearly 60% of participants under 44

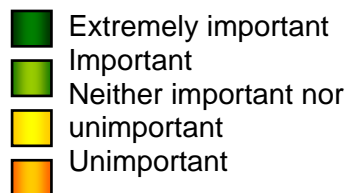
Participation rates by Age Group			
18-34	35-44	45-54	55-64
35.7%	23.4%	23%	17.8%

- The top 5 types of expenses consumers use FSA dollars for are:
  - Prescription drugs
  - Medical office visits
  - Dental office visits
  - Eye care
  - OTC medications
- Participants are highly satisfied with the benefit and feel that this is an important employer benefit

### Importance of benefit

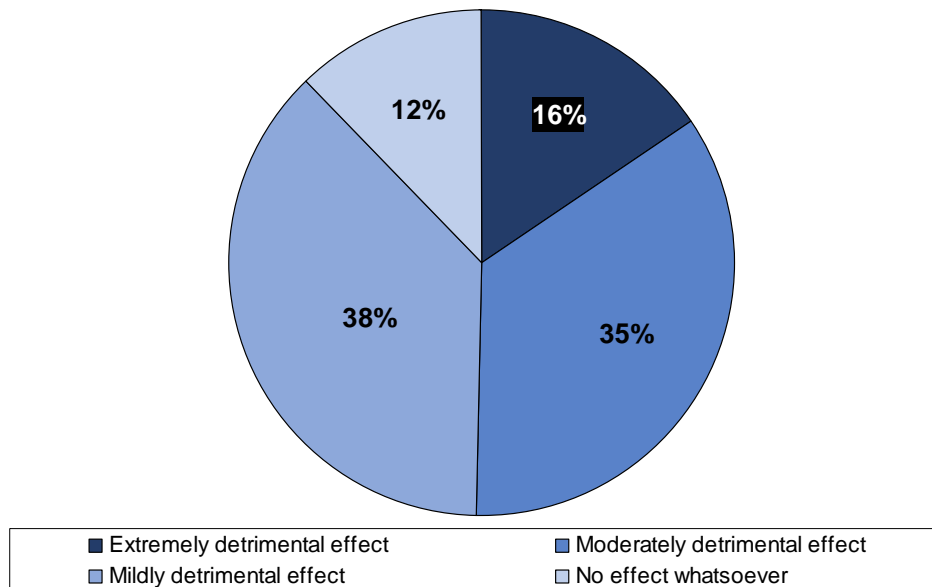


General Population (1016)



Q: . How important is it to you that your employer offers an FSA?

- 51% of current FSA users claim that losing the benefit would have an extremely or moderately detrimental effect; only 12% claim it would have no effect on them.



*Q: If FSA accounts were no longer available to you, what effect would this have on you and your family?*

**FSA participants were asked to react to statements about FSAs**

<i>Q. Please indicate the degree to which you agree/disagree with the following statements.</i>	% of top 2 boxes – ‘agree completely’ and ‘agree somewhat’
FSA's should remain an option for Americans	91%
More Americans should be able to have an FSA	87%
The continued availability of FSA's should be part of any healthcare reform passed by Congress and signed by President Obama	85%
I would elect more for my FSA if there was no risk of losing my funds at the end of the year	84%
Is an essential part of my family's healthcare budget	70%
Individuals should be more responsible for helping manage the cost of healthcare for themselves	67%
Is something I depend on for more common, everyday healthcare expenses	66%
Having an FSA has prompted me to be more conscious of how I spend money on healthcare	63%
If I didn't have an FSA, I would have to take funds from other important sources to afford my/my family's care	62%