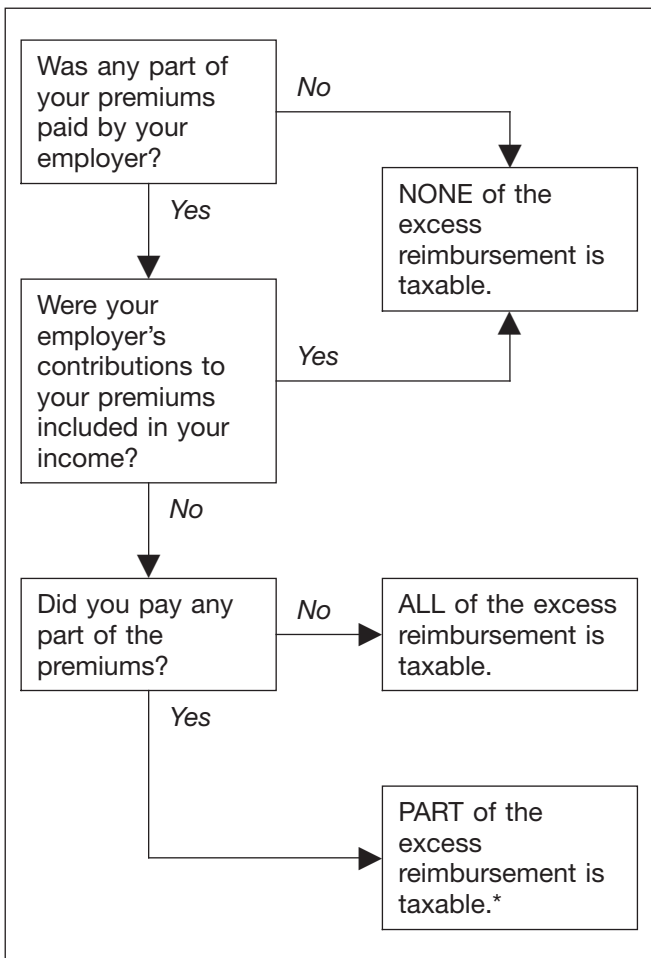


Figure 1. Is Your Excess Medical Reimbursement Taxable?



*See *Premiums paid by you and your employer.*