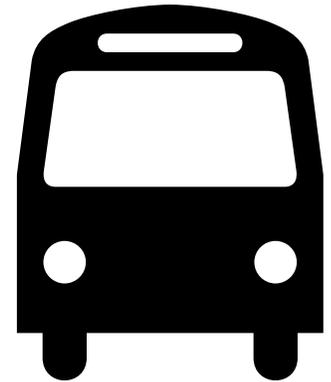




COMMUTER BENEFITS



DO YOU TAKE **PUBLIC TRANSPORTATION** TO WORK?

DO YOU PAY FOR **PARKING** AT WORK?

SAVE MONEY AND SIGN UP FOR COMMUTER BENEFITS!

WHAT ARE COMMUTER BENEFITS?

There are two types of accounts:

1. Qualified Parking
2. Qualified Transportation

A **Qualified Parking** account allows you to put aside *tax-free* dollars **each month** to pay for eligible parking expenses.

Eligible parking expenses include paying for parking at your place of work or paying for parking at the location from which you are taking mass transportation to work (e.g. lightrail station).

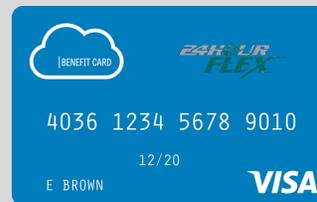
A **Qualified Transportation** account allows you to put aside *tax-free* dollars **each month** to pay for eligible mass transit expenses.

Eligible mass transit expenses include bus, lightrail, or subway passes and vanpool (6 or more people), including UberPool and Lyft Line (vehicle must have at least 6 seats, not including driver)--any form of mass transit that you are using to commute to work.

By putting aside tax-free money to pay for parking and transit expenses instead of paying out of your normal bank account, you avoid losing your hard-earned money to taxes!

HOW DO THEY WORK?

You can enroll in one or both of these accounts during the enrollment window(s) set by your employer. You choose how much you want to contribute to your account(s), up to the maximum set by the IRS. Ask your HR team what the current maximum is for your plan!



When you enroll, you will receive a 24HourFlex Debit Card in the mail, which you can use to pay for eligible expenses. If you pay for an expense out-of-pocket, you can file a claim to be reimbursed from your account. You will also be given access to an online Consumer Portal, where you can manage your account.

The amount you elect will be deducted from your paycheck *pre-tax* and put into your account, which you can then use to pay for eligible expenses. You can only spend up to the balance in your account at any given time. Any money you don't use will roll over from month to month, so you can save risk-free! Check with your HR team for your specific plan details. Happy saving!