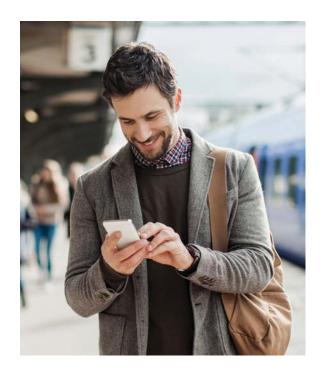
PAYFLEX®

Get on track to savings

Commuter benefits online solution



Great reasons to enroll

- Decrease your taxable income and increase your take-home pay.
- Pay for eligible work-related commuting costs with pretax dollars.
- Order transit and parking passes, vouchers and a Commuter Check® online.
- Schedule orders to take place automatically each month.
- Add funds to a fare card with just a few clicks of a mouse.

Common transit expenses include those for:

• Buses • Subways

Streetcars

Trains

Ferries

Vanpools

Common parking expenses include:

- The cost of parking at or near your place of work
- The cost of parking at or near the mass transit provider you use to commute to work

Things to keep in mind

- The IRS sets the monthly pretax parking and transit limits. View the current limits on the PayFlex member website.
- Unused funds roll over into the next month.
- If you spend more than the monthly limit, that additional amount is paid for out of pocket (on an after-tax basis).
- PayFlex will replace up to one nondelivered pass per plan year. However, we aren't responsible for:
 - Expired and lost passes
 - Passes that you receive late because of delays with local transportation authorities
 - Passes that you do not receive due to an invalid or incorrect address
- If you use a transit authority that offers a combined parking and transit stored-value card and plan to pay for both parking and transit expenses, you'll need to buy two cards one for parking and one for transit. You can load funds onto both.

Questions?

Visit **payflex.com** or call us directly at **1-844-PAYFLEX (1-844-729-3539)**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

PayFlex Systems USA, Inc.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (U.S.) economic or trade sanctions. For more information about PayFlex, go to payflex.com.

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