PAYFLEX®

Commuting can be expensive, let PayFlex® help

Commuter Benefits Reimbursement Account

The PayFlex Commuter Benefits reimbursement solution can help you save money on transportation and parking expenses while commuting to and from work. This solution includes two accounts, and allows you to contribute* pretax dollars from your paycheck.

Transportation account

Purchase passes or vouchers to cover the cost of traveling to and from work. Eligible expenses may include mass transit costs, such as:

• Bus and commuter highway vehicles
• Mass transit vehicles
• Metro and transit pass, token fare card, voucher or similar items for transportation — this includes transportation via bus, train, subway and/or ferry
• Vanpool costs — a van is usually considered a commuter vehicle if:
  - It seats at least six adults (not including the driver)
  - At least 80 percent of the vehicle's mileage is used to transport employees to and from their place of employment
  - At least half of the adults are employees going to and from work

Parking account

Use funds to pay for work-related parking expenses. Eligible expenses may include:

• Parking expenses at or near your worksite
• Parking expenses at a location where you commute to work, either by mass transit, qualifying commercial or noncommercial highway vehicle, or car pool
• Vendor parking, including lots and garages

Note: Check with your employer to find out which accounts are available to you. Funds in these accounts are only available for your eligible work-related commuting expenses. You can't use the funds for your spouse and/or tax dependents.

*The monthly pretax parking and transit limits are set by the Internal Revenue Service (IRS). View the current limits on the PayFlex member website.

Using your commuter funds

Once funds are available in your account, PayFlex makes it easy to pay for your eligible expenses up to the IRS monthly limit.

• **Use the PayFlex Card®, your account debit card**
  - It's a convenient way to pay for eligible expenses.
  - Expenses are paid automatically, as long as funds are available.
  - No paperwork.
• **Pay yourself back for parking:** Pay for eligible expenses with cash, check or your personal credit card. Submit a claim to PayFlex to pay yourself back up to the IRS monthly limit. You can do this through the PayFlex member website or the PayFlex Mobile® app, or fill out a paper claims form and fax or mail it to PayFlex. The amount requested can't be more than the balance of your account. For quick claims payments, enroll in direct deposit.

Note: If you're purchasing a transit pass with the PayFlex debit card, the provider must sell transit products exclusively, in order for the card to work. This means the card will work at locations that sell only transit passes such as ticket vending machines or ticket windows. The merchant or transit provider must also accept MasterCard®.

Things to keep in mind

• You can change your election amount during any month within the plan year.
• Unused funds roll over into the next month. However, only use your transportation and/or parking account to pay for eligible expenses up to the IRS monthly limit.
• Any unused funds in your account upon termination of employment are forfeited.

Questions?

Visit **payflex.com**, or contact your human resources representative.

> ## It's a simple tap with the **PayFlex Mobile app**
> ✓ Check your balance
> ✓ Manage account funds
> ✓ View PayFlex debit card transactions
> ✓ View common eligible expense items, and more

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