

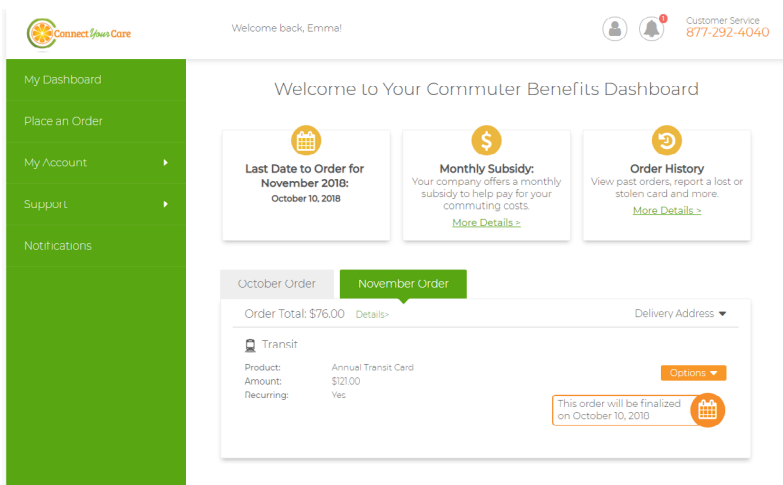
Commuter Benefits User Guide

Now you can reduce your commuting expenses with Commuter Benefits. Not only does the benefit save you money on work-related transit and parking expenses by allowing you to use pre-tax money for these items, it is also simple to use!

Ordering: Where to Begin

Ordering eligible commuter products is easy. Log in to your online account, order your parking or transit passes or vouchers, and they will be mailed directly to you. Or, if you elect, you may choose to pay your parking provider directly. The total amount of your purchases will be deducted from your paycheck—tax free—up to the IRS limit!

1. **Log In** - Log in to your ConnectYourCare online account. If you have not registered before, follow instructions to set your user name and password. Click on the **Transit** tab to access the Commuter Portal.
2. **Take Action** - You may choose to place an order, edit an order, delete an order, update your account, view FAQs, try out the savings calculator, or see important notices. Your options are presented in a helpful dashboard.



The screenshot shows the user's dashboard for the November 2018 order. The dashboard includes a navigation menu on the left with options like 'My Dashboard', 'Place an Order', 'My Account', 'Support', and 'Notifications'. The main content area displays a welcome message and three key action items: 'Last Date to Order for November 2018: October 10, 2018', 'Monthly Subsidy' information, and 'Order History'. Below these, there are tabs for 'October Order' and 'November Order'. The 'November Order' is selected, showing an order total of \$76.00 and details for a 'Transit' product, specifically an 'Annual Transit Card' for \$121.00. A note indicates the order will be finalized on October 10, 2019.

Account Advantages:

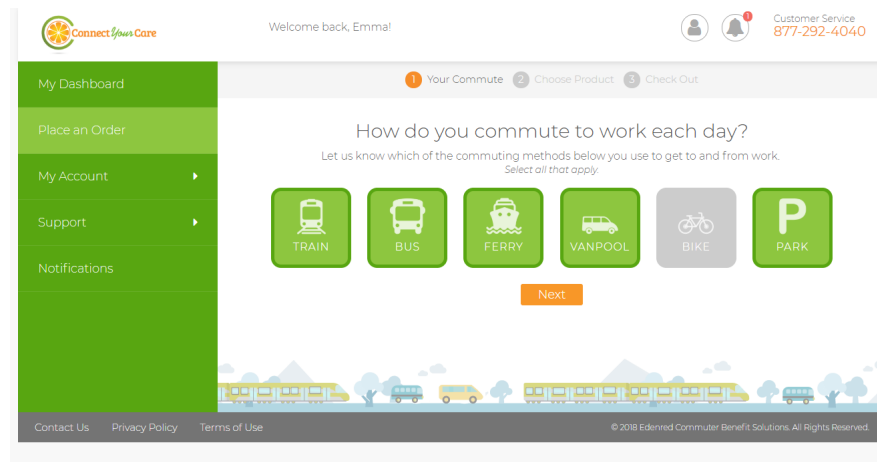
- **Substantial Tax Advantages.** Reduce your taxable income by the amount of transit and parking you purchase, subject to IRS limits.
- **Simple Ordering Process.** Enjoy a quick and easy ordering process and valuable online tools.
- **Multiple Uses.** Use for a number of your work-related transportation and parking expenses, including trains, buses, subways, ferries, vanpools and parking (if included in your plan).
- **Wallet Wise and Environmentally Friendly.** Save money on gas while improving air quality and reducing energy consumption, automobile congestion and greenhouse gas emissions.

Important Timelines

Please keep in mind that you must place your order by the order deadline (generally the 10th of the month) for the following month. Orders received by the 10th of the month are processed and mailed no later than the 23rd of that month. Example: Passes ordered by June 10th are for July and are mailed no later than June 23rd. Please check online to verify your order deadline.

Placing a Transit Order

1. From the side menu in the Commuter Portal dashboard, select 'Place an Order'.
2. Select your preferred transportation methods, for example, 'Train,' and click 'Next'.
3. Enter your home and work zip codes, then click 'Next'.
4. Select your product or transit authority from the list of options.
5. Enter your order details and set your recurring order preferences. When finished, click 'Next'.
6. View your cart, and click 'Proceed to Checkout'.
7. Review your order. If everything is correct, click 'Place Order'.
8. A confirmation will display that your order has been placed.



Smart Card Transit Order

Follow steps 1–3 from Placing a Transit Order, then:

- A list of Smart Card options available for your area will display in the list of product options.
- Provide required information including the amount you want added to your card and your account number and set your recurring order preferences.
- When finished, click 'Next' and follow steps 6-8 from Placing a Transit Order above.

Note: Many Smart Cards, including Chicago's Ventra, Washington DC's SmarTrip and San Francisco's Clipper Card, require you to obtain the card directly from the transportation authority or participating retail outlet first, then log in to your online account to add funds to the card. You will need your smart card account number.

Commuter Check Vouchers for Transit

Follow steps 1–3 from Placing a Transit Order, then:

- Select **Commuter Check Voucher** from the list of product options.
- Enter the quantity and denomination of Commuter Checks needed, and set your recurring order preferences.
- When finished, click 'Next' and follow steps 6-8 from Placing a Transit Order above.

Parking Orders

If included in your plan, there are a variety of options for parking orders to suit your lifestyle and needs. After selecting 'Park' front the 'Place an Order' screen, you will have several options from which to choose. Select the option that works best for you, and follow the easy online prompts to complete your order.

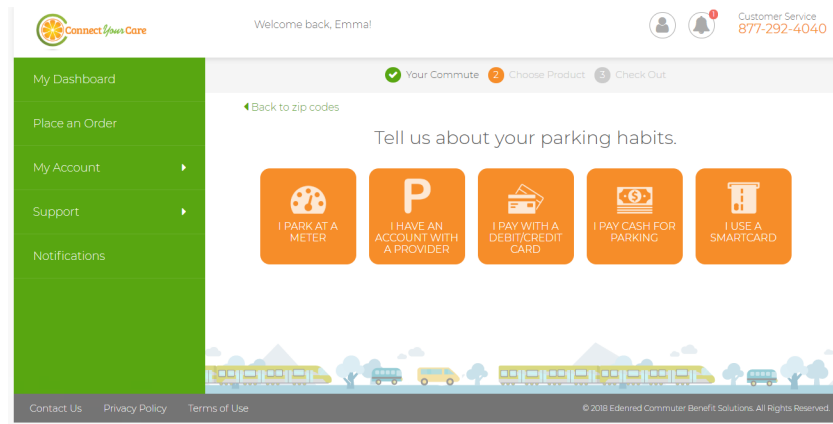
Helpful Tips

Recurring Orders

If you set your order to recur monthly, orders will be repeated automatically each month. If it is a carded order, funds will be automatically loaded on to your card each month. You won't have to log back into your account unless you want to make changes to your order.

Editing or Deleting Your Order

After your order has been placed, you may edit or delete your order (up to the 10th of the month in most cases). You can make changes to your order right from your dashboard. Select your upcoming order, and click 'Edit' or 'Delete' under 'Options'.



Commuter Check Prepaid Mastercard®

This convenient reloadable prepaid card can be used for purchasing transit products or paying vanpool fees. You will receive one card, which is funded monthly with a specified amount. No more waiting in line or saving receipts.

The Commuter Check Prepaid Mastercard is accepted at Transit Agencies, fare vending machines, vanpool providers and designated transit retail centers where only transit products are sold. Use your Commuter Check Prepaid Mastercard the same way you would use a credit card.*

1. From the side menu select 'Place an Order'.
2. Select your preferred transportation methods, and click 'Next'.
3. Enter your home and work zip codes, then click 'Next'.
4. Select 'Commuter Check Prepaid Mastercard' from the list of options.
5. Enter your order details and set your recurring order preferences. When finished, click 'Next'.
6. View your cart, and click 'Proceed to Checkout'.
7. Review your order. If everything is correct, click 'Place Order'.
8. A confirmation will display that your order has been placed.

Ride Sharing Services: Lyft Line and uberPOOL

- Open up the Lyft or Uber application on your smartphone.
- Add the Commuter Prepaid MasterCard as a new payment method. On the Uber app, select Commuter Benefits before adding add your card information.
- When you are ready to schedule your ride, open your app and choose your destination.
- Select the Commuter Prepaid MasterCard as your payment method.
- Select the eligible shared ride option.
- Enjoy your commute!

*You can only use the Commuter Check Prepaid Mastercard for commuter products as defined by the tax code that governs this benefit program.

The Commuter Check Prepaid Mastercard may only be used for qualified commuter benefit purchases in accordance with IRS Tax Code 132(f). No cash or ATM access. This card may not be used everywhere Debit Mastercard is accepted.

The Commuter Check Prepaid Mastercard is issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. The Bancorp Bank; Member FDIC. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Helpful Tips

Recurring Orders

If you set your order to recur monthly, funds will be loaded onto your card automatically each month. You won't have to log back into your account unless you want to make changes to your order.

Managing Your Card

You can activate or report a problem with your card right from your dashboard. More details about your Commuter Check Prepaid Mastercard, such as transaction history, can be found under My Account > Card Management.

Using Your Card

Your Commuter Check Prepaid Mastercard has a PIN, which is accessible from the Card Management page in your online account. However, you can bypass the need for a PIN by selecting the CREDIT option when making a purchase.

Editing or Deleting Your Order

After your order has been placed, you may edit or delete your order (up to the 10th of the month in most cases). You can make changes to your order right from your dashboard. Select your upcoming order, and click 'Edit' or 'Delete' under 'Options.'

Frequently Asked Questions

How does this benefit work?

There is no need to complete any enrollment forms. Simply log in to your online account, order your transit or parking and your passes or vouchers will be mailed directly to you, or if you elect, your parking provider will be paid directly. Your purchase will be deducted automatically from your paycheck.

How does the pre-tax payroll deduction work?

The amount that you spend on transit or parking can be paid for with pre-tax money. When you order transit and parking online, the value of your order is automatically deducted from your paycheck. Your yearly taxable income is reduced by the amount of your purchase. For tax years beginning after January 1, 2019, the IRS allows up to \$265 a month pre-tax for costs and up to \$265 a month pre-tax for parking costs. Any amount beyond that becomes a post-tax deduction.

Assuming a total tax rate of 30%, if you spend \$265 on commuting and \$265 on parking each month, you can save \$1,980 per year. That's like getting more than 3 and a half months for free!

How can I make changes to my information?

- After your order has been placed, you may edit or delete your order (up to the 10th of the month in most cases). You can make changes to your order right from your dashboard. Select your upcoming order, and click 'Edit' or 'Delete' under 'Options.'
- To change personal information, log in to the Commuter Portal and click My Account to update your information.

What is cutoff date for ordering transit and parking passes?

Your order deadline is displayed prominently on the home page of the Commuter Portal. For most employees and transit authorities, you must place your order by the 10th of the month for the following month. Orders received by the 10th of the month are processed and mailed no later than the 23rd of that month. Example: Passes ordered by June 10th are for July and are mailed no later than June 23rd.

However, some employers have modified the order deadline. Additionally, some transit authorities have a different order deadline. Please check online to verify your order deadlines.

Can I order the exact pass that I use now?

Absolutely. We offer more than 100,000 different types of commuter and parking benefits. Most likely, we have exactly what you need for your transit or parking provider. If you don't see what you need, contact us and we'll add it for you.

Do I have to remember to place my order each month?

You can set your order up as recurring, meaning that we'll automatically process it each month until you notify us otherwise. We can also send you an email each month reminding you that you have an order in the system, and prompting you to re-enter the site if you need to make a change.

How do I add the Commuter Prepaid Mastercard to the Car Service App?

Simply open the app on your smartphone, select payment, and then add credit card. Once on this screen, enter in the fields from your Commuter Prepaid Mastercard. You will have to ensure this card is selected prior to requesting the car service. This card may not be used for personal car service requests.

What expenses can be purchased pre-tax?

Eligible expenses include public transportation used for your transit to work and many parking expenses. Only your work commuter expenses are eligible. You may not use this benefit for your spouse's or dependents' commuter expenses. Below are some examples of qualified and unqualified expenses.

Eligible Transit Expenses:

- Buses
- Trains & subways
- Ferries
- Vanpools
- Commuter highway vehicles
- Shared ride card service apps- uberPOOL and Lyft Line

Eligible Parking Expenses (if included in your plan)

- Parking at or near your place of employment
- Parking at a location from which you commute to work

Ineligible Transit and Parking Expenses

- Bridge tolls
- Highway tolls
- Expenses for someone other than you
- Uber and Lyft services not associated with uberPOOL and Lyft Line services