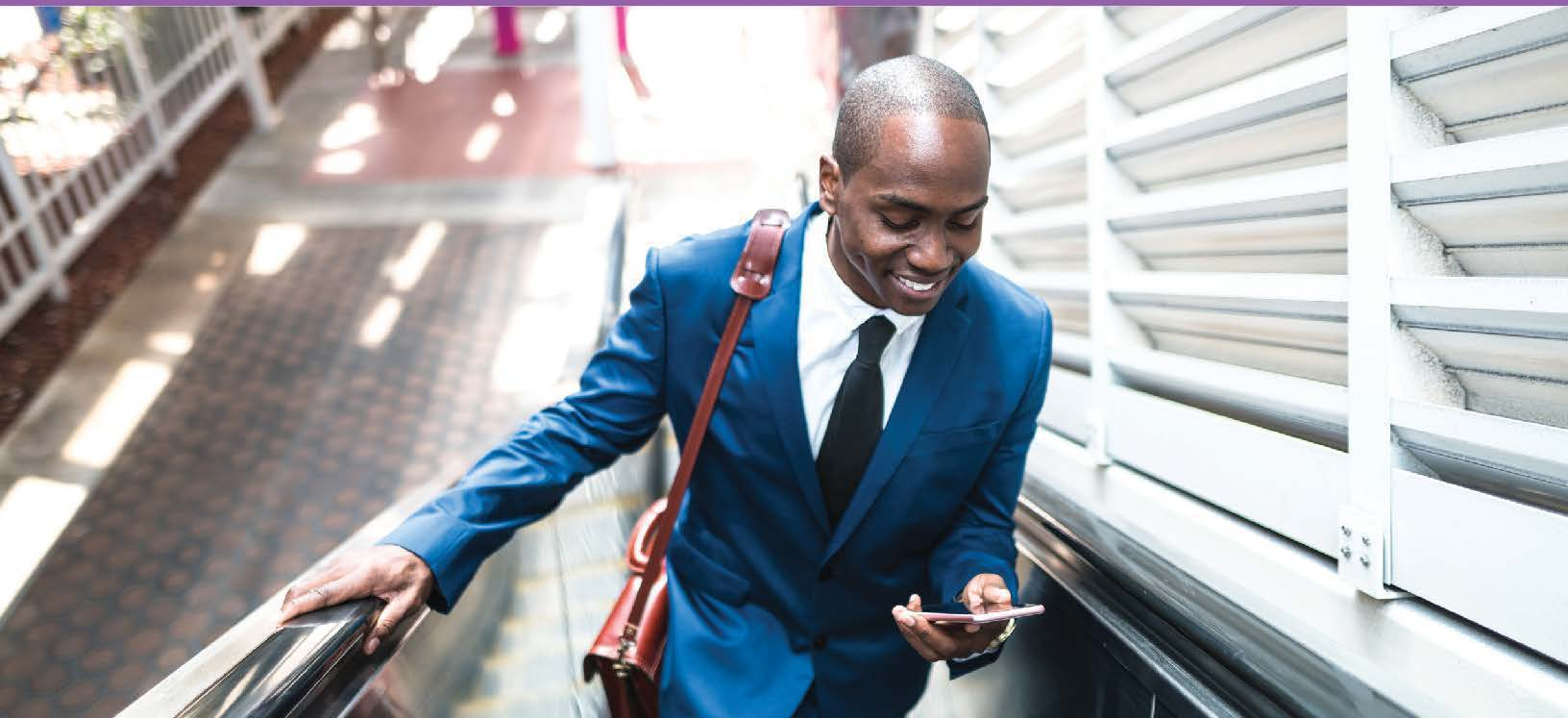


# PAYFLEX®

Get on track to savings

## 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 makes it simple. Get paid for eligible work-related commuting costs with pretax dollars.

### 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 those for:

- Bus and commuter highway vehicles, including vanpools
- Mass transit vehicles
- Metro and transit passes, token fare cards, vouchers and similar items for transportation by bus, train, subway and ferry

### Parking account

You can use funds to pay for work-related parking expenses. Eligible expenses 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 carpool
- Expenses for vendor parking, including lots and garages

Don't forget to check with your employer about which accounts are available to you. These funds are only available for your eligible work-related commuting expenses. You can't use the funds for your spouse or tax dependents.

## How to use your commuter funds

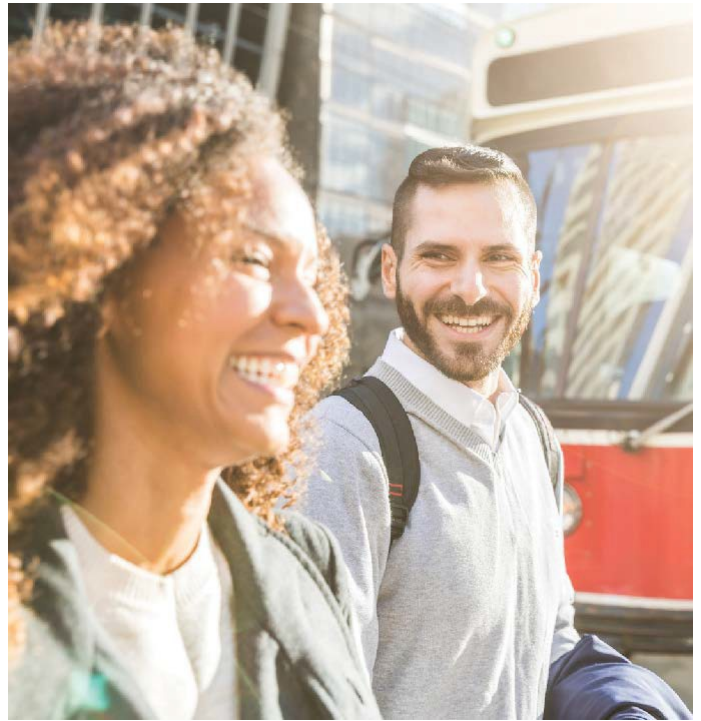
Once your funds are available, it's simple to pay for your eligible expenses up to the IRS monthly limit.

- Use the PayFlex Card®, your account debit card. It's a convenient way to pay for eligible transit expenses.
- Pay yourself back for parking: Pay for eligible parking expenses with cash, check or your personal credit card. Then, submit a claim to pay yourself back.

**Note the following if you purchase a transit pass with the PayFlex debit card:** The provider must sell transit products exclusively in order for the card to work.

## Things to keep in mind

- The monthly pretax parking and transit limits are set by the Internal Revenue Service (IRS). View the current limits on the PayFlex member website.
- You can change your election amount during any month within the plan year.
- Unused funds roll over into the next month. Make sure to 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](https://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.



## 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

PayFlex Systems USA, Inc.

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