

Do you want to spend MORE or LESS on parking and mass transit expenses? If you answered LESS, then your next step is to enroll today.

By setting aside a portion of your paycheck BEFORE it is taxed, you'll save up to 30% on parking and mass transit expenses that—until now—you've been paying "regular" price for.

Expenses that are eligible for reimbursement under the eflexTransit include:

- Parking your vehicle in a facility at or near your place of employment
- Parking at a location from where you commute, e.g., a train station
- Transit passes to and from work, including the cost of tokens, passes, fare cards, vouchers, etc.
- Mass transit public systems (Mass transit can be a public system, or a private enterprise provided by a company or individual who is in the business of transporting people in a "commuter highway vehicle.")
- Transportation provided by a qualified, private transportation company



this way to
pre-tax
savings

Parking

For your parking account, simply submit a claim form with attached documentation (if available) for reimbursement under your eflexTransit plan. We can also set up parking claims on a recurring basis. This feature allows you to submit a single claim, while continuing to receive reimbursements throughout the plan year. To set up a recurring claim, simply follow the instructions on the claim form. We'll take care of the rest. You'll receive your parking reimbursement each time there's a payroll deduction. Download the claim form and instructions at www.eflexgroup.com.

Transportation

Under the eflexTransit plan, you can pay for your transportation expenses using the eflexcard or by submitting a manual claim. **Note: Bus passes may only be purchased using the eflexcard. Due to IRS regulations, we are unable to process manual claims for bus passes at this time.** The amount you have available in your eflexTransit account is the balance on the eflex Card, which is how much you contribute in pre- and post-tax dollars each month. You may use the eflex Card up to this amount, but never over. Funds are only disbursed as the account is replenished with payroll deductions. Please note that we can't accept paper claim forms for transportation expenses. You may check your available balance at www.eflexgroup.com. Because funds are not available prior to the first month's payroll deduction, you'll need to purchase your pass for the first month with post-tax dollars.

How Much Can I Contribute to my eflexTransit account?

You may contribute any amount up to the monthly pre-tax maximums set by the IRS. In some cases, the monthly maximum may not be enough to cover your transit expenses. Therefore, you may add post-tax dollars to your eflexTransit accounts.

For 2011, the maximum pre-tax contributions are:

● \$230/month for Transportation

● \$230/month for Parking



Your employer has selected eflexgroup.com (eflex) to administer your Transit plan. Since 2000, eflex has been raising the bar in service for benefits administration.

If at any time you have questions or need assistance, contact eflex Customer Care toll free at 1.877.933.3539 or visit the online live support center at www.eflexgroup.com.

Personal Planning Worksheet

Use this worksheet to estimate the amount of eligible transit expenses for the upcoming plan year. Your estimated expenses can then be a guide to determine how much to contribute to the eflexTransit plan. When you're finished, simply transfer the total from this worksheet to the eflexTransit enrollment form, which can be downloaded at www.eflexgroup.com.

*NOTE: For compliance purposes, qualified expenses **must be separated** into two accounts: **Mass Transit** and **Parking**. Funds cannot be transferred between accounts. For example, funds set aside for Parking can't be used for Mass Transit (and vice versa).*

Transit Passes

_____ Fare Card
_____ Tokens
_____ Voucher
_____ Other
_____ Commuter Highway Vehicle (*To be eligible, a commuter highway vehicle must carry at least six adults and at least 80% of its miles must be used in transporting employees to and from the place of employment.*)
_____ **Total for Mass Transit Expense**

Parking Expenses

_____ On or near the employer's business
_____ At a location from where the employee commutes to work
_____ **Total for Parking Expense**

Uncertain about whether an expense is an eligible?

Just go to our website at www.eflexgroup.com and ask a Flexpert, or ask us on twitter (twitter.com/eflexgroup) or facebook (facebook.com/eflexgroup).