



Commuter Account Enrollment Kit

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- ✓ Participant Web Site
& Mobile App Overview
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Commuter Account

Save & Spend Healthy

A Commuter Account is an employer-sponsored benefit that allows you to pay for qualified workplace mass transit and parking expenses using money that is not taxed. Commuter Accounts are a great way to save money and make your daily commute to work more convenient and affordable.

You can use the money in your Commuter Account to pay for your commute by bus, rail, ferry or qualified vanpool and any parking expenses near these commuter stations or your workplace.

Why You Need It

- ✓ A **smart** way to budget for your daily commute to work
- ✓ **Save up to 30%** on public transit and parking as part of your commute to work
- ✓ **Increase** your take home pay by reducing your taxable income
- ✓ **Easy and convenient** access to Commuter funds and account information

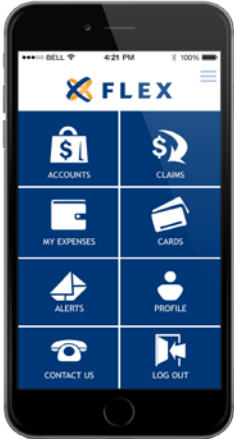
**Maximize
your savings
with a
Commuter
Account!**

Commuter Account



How it Works

Simply decide how much to contribute up to the allowed monthly limit. Funds are withdrawn from your paycheck for deposit to your account before taxes are deducted. You pay for qualified expenses with your Flex card, or you can pay out-of-pocket for parking expenses and then file a claim for reimbursement.



How You Can Contribute

Monthly limits are set by the IRS. Currently, contributions for transit and van-pooling are limited to \$255 per month. Parking contributions are limited to \$255 per month. Your monthly balance is carried forward and you can make adjustments to your contribution, join, or terminate plan participation at any time.

How You Use It

Flex makes it easy to access your Commuter Account with the convenience of the Flex Card. The card allows you to pay for eligible expenses directly from your Commuter Account, avoiding out-of-pocket expenses, cumbersome paperwork and reimbursement delays.

How You Manage It

Get account information anytime with our easy-to-use web site and mobile app. See your account balance in real time, file a claim for reimbursement and check on claim status. You can receive real time information and important updates via email or text message, and with our proactive texting feature, simply text "BAL" to receive a real time account balance.

How Much Can You Save?

The example below illustrates how much you can save by participating in the Commuter Account

Without the Commuter Account		With the Commuter Account	
Your gross annual pay	\$35,000	Your gross annual pay	\$35,000
Estimated tax rate (30%)	-\$10,500	Your annual commuter expenses*	-\$6,120
Your net annual pay	\$24,500	Your adjusted gross pay	\$28,880
Your annual commuter expenses*	-\$6,120	Estimated tax rate (30%)	-\$8,664
Your final take-home pay	\$18,380	Your final take-home pay	\$20,216

In this example, you'd take home \$1,836 more with Commuter Account

* Assumes you spend the maximum \$510 a month on qualified commuter expenses.

Learn more

myflexaccount.com



Commuter Account Eligible Expenses



Commuter Accounts can save you up to 30% on your daily commute to work

Public Transportation

✓ Bus



✓ Ferry



✓ Streetcar



✓ Subway



✓ Train



✓ Vanpool



✓ Bicycle
Sharing



Parking Expenses

✓ Parking at or near work

✓ Parking at or near public transportation
to get to work

✓ Park and ride expenses

Ready to Save?
Enroll in a
Commuter Account
and start saving today!



The Flex Card

Your Convenient Way to Pay

The Flex Card is a simple way to pay for qualified expenses without having to pay anything out-of-pocket. Best of all, one debit card can provide access to all Flex Accounts – FSA, HSA, HRA and Commuter.*

How it Works

Your Flex Card gives you easy access to the funds in your Flex Account by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard, and funds are automatically transferred from the benefit account directly to qualified providers. There are no out-of-pocket costs to you and no need to file a claim for reimbursement.

In the event that you have multiple benefit accounts, you only need one Flex Card. Our technology understands which purchases should be applied to any one of your accounts. It's one smart card!

Easy as 1 – 2 – 3

1. Check your account balance

You can view your transaction history, current balance, claim status and more by logging in to myflexaccount.com or via our convenient mobile app

2. Swipe your Flex Card

Swipe the card at the point-of-sale for eligible products and services

3. Keep all your receipts

In some instances, Flex will notify you that we need additional documentation to confirm that your purchase was eligible. It's very important that you save your documentation and submit the information right away when necessary.

The Flex Card
eliminates the
hassles of claims
submission and
waiting for a
reimbursement
check.

*Check with your employer for the Flex account available to you.

Visit myflexaccount.com for more information about using your Flex card.



Manage Your Benefits Online

The myflexaccount.com participant web site offers you a helping hand with your FSA, HRA, HSA, or Commuter Plan before and after logging in.

Resources Available *Before You Log in*

Get general account questions answered with these useful resources:

- ✓ Educational videos
- ✓ Eligible expense lists
- ✓ Plan calculators
- ✓ FAQs and more

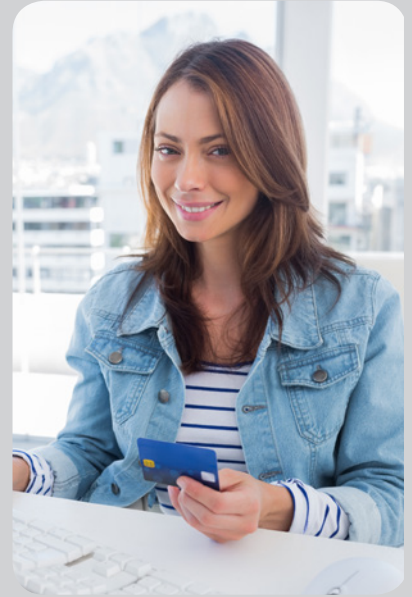


Resources Available *After You Log in*

Get the details for yourself and any dependents:

- ✓ View your benefit information, including account balance, transaction history and claim status
- ✓ Submit new claims online and add receipts to pending claims
- ✓ Edit personal demographic information
- ✓ Update reimbursement method
- ✓ Track medical, dental, vision and prescription expenses
- ✓ Get important announcements from your employer
- ✓ Set communication preferences
- ✓ Register your mobile phone for SMS text alerts
- ✓ Enroll online (if applicable)
- ✓ Manage your Flex Card (if applicable)

Pay Providers or Pay Yourself



**Pay your provider directly or
reimburse yourself for services
you've paid for out-of-pocket
from myflexaccount.com.**

Get started on your way to *Save & Spend Healthy*

Visit myflexaccount.com today



My Flex Account Mobile App



Save and Spend Healthy On-the-Go

The secure My Flex Account Mobile App helps you make smart money moves by providing convenient access to your FSA, HRA or HSA.

Easily:

- ✓ Check account balance
- ✓ Get transaction details and claim status
- ✓ Submit new claims and add receipts to pending claims
- ✓ Update reimbursement method
- ✓ Manage your Flex Card (if applicable)

Submit New Claims in a Snap



Simply take a photo of your receipt or Explanation of Benefits from your phone or tablet.

Download the free My Flex Account Mobile App today!

