

COMMUTER BENEFITS

PARKING AND TRANSIT BENEFITS PLANS



The Commuter Benefit Plan allows you to set aside pre-tax dollars from your paycheck to use on qualified transit and parking expenses you incur while getting to and from work. Aptia's Commuter Benefits will meet your needs whether you drive to work, take public transportation, or both.

Transit Benefit

Common expenses include train, bus, ferry and light rail fares (e.g., subway, metro, trolley). Some ineligible expenses include mileage, tolls, fuel and auto maintenance. The IRS mandates a monthly maximum pre-tax benefit for Transit Benefits which can be found on IRS Publication 15-B.

Parking Benefit

You can use the Parking benefit to pay for parking expenses at or near your workplace or at the transit center (e.g., rail station). The IRS mandates a monthly maximum pre-tax benefit for Parking Benefits which can be found on IRS Publication 15-B.

Accessing your Transit and Parking Funds is easy

You can use your Aptia Benefits Card at Parking facilities nationwide.

The Benefits Card is also accepted at Transit authorities or designated transit centers where only transit and vanpool passes, tickets and fare cards are sold. For

compliance reasons, locations such as retail stores who also sell transit passes or cards and transit station sundry shops will not accept the Benefits Card.

No receipts are necessary when you use your Benefits Card with your Transit/Parking benefit, just swipe and go.

If you incurred out-of-pocket Parking or Transit expenses while traveling to and from work simply submit a claim using the Aptia participant portal, www.yourflexbenefit.aptia365.com, or via the "Your Flex Benefits" mobile app. Be sure to keep a copy of your receipts to submit with your claim. You should consult your plan for specific claim filing deadlines.

Your Commuter Benefits are flexible

The Commuter Benefits are monthly benefits, meaning your election amount can be changed each calendar month to meet your specific needs. Do you take the bus to work in the winter and drive in the summer? You can adjust your monthly election amounts to contribute only the amounts you need for each month, up to the IRS maximum.

In addition, you can elect to enroll in both a Transit and Parking Benefit Plan, each with a separate monthly maximum, if you incur both types of expenses getting to and from work.



CONTACT INFORMATION

Aptia Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

Fax: (844) 791-8319

Web: www.yourflexbenefits.aptia365.com



The information contained herein is considered to be general in nature. In the event that anything on this flyer differs from the information contained in your company's plan provisions as set forth in the Summary Plan Description and/or Plan document, those documents shall prevail.

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What are Commuter accounts?

Commuter accounts are employer-sponsored benefits that allow you to set aside pre-tax funds to pay for qualified Transit and Parking expenses associated with your commute to work.

Why should I participate?

Contributions to a Commuter account are deducted from your paycheck on a pre-tax basis, reducing your taxable income. You can save an average of 30% on your eligible transit and parking expenses.

What is a qualified mass transit expense?

Qualified Transit expenses include transit passes, tokens, fare cards, vouchers, or similar items entitling you to ride a mass transit vehicle to or from work. The mass transit vehicle may be publicly or privately operated and includes bus, rail, van-pooling or ferry. Transit benefits may not be used for tolls, gas, mileage or other personal commuting expenses.

What qualifies as van-pooling?

Van-pooling requires a commuter highway vehicle with a seating capacity of at least 7 adults, including the driver. At least 80% of the vehicle mileage must be for transporting employees between home

and work with employees occupying at least one-half of the vehicle's seats (not including the driver's seat).

What are qualified Parking expenses?

Parking expenses incurred at or near your work location or a location from which you continue your commute to work by car-pool, van-pool or mass transit are qualified. Eligible out-of-pocket expenses include parking fees for parking meters, garages and parking lots. Parking at or near your home is not an eligible expense.

Can I use my Commuter account to pay for business or personal travel expenses?

You can only use Commuter account funds to pay for your regular commute between your home and office for the purpose of working.

Whose Commuter expenses are covered?

Only your expenses qualify. Expenses for your spouse or dependents are not eligible.

Is there a limit to how much I can contribute?

Monthly limits are set by the IRS and can be found on IRS Publication 15-B. Any monthly

expenses above these limits cannot be exempt from taxes and cannot be applied to future months.

How does it work?

You authorize your employer to deduct a pre-tax amount for Parking or Transit from each paycheck, up to the IRS limits. You pay for the qualified transportation with your Benefits Card or you can pay out-of-pocket and then file a claim for reimbursement. You should consult your plan for specific claim filing deadlines.

Can I change my election?

You can enroll, change your existing contribution, or terminate plan participation at any time.

What happens if I don't use all of my funds at the end of the plan year?

The money left in your Commuter account will be carried over into the next plan year.

Do I need to keep my receipts?

Retain your receipts, which should include the merchant name, date, amount of expense and a description of the purchase for a transportation pass or parking. If you are not given a receipt, a signed claim form will be acceptable showing the amount of the expense that you incurred for that time period.

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