

Save money with your COMMUTER BENEFITS



The Commuter Benefit Plan helps reduce the bite that commuting expenses take out of your budget by letting you pay for eligible expenses with tax-free dollars, up to \$265 per month for transit and \$265 per month for parking.

Eligible expenses include public transportation, such as trains, buses, subway or ferries. Vanpools are also included. Parking at or near your place of employment, or at a location from which you commute to work, is also part of the plan.

Ready

Order your transit passes, vouchers, direct parking payments or fund your debit card or cash account using the online Web site by the tenth of the month.



Set

Your passes and vouchers will be mailed to you and/or your account funded before the end of the month for you to access commuting services for the following month.



Go!

Enjoy commuting at a fraction of the cost!



Example: Jason Commutes for Four Months for Free!

Jason takes the train to work every day. He pays \$130 for his train pass and \$180 to park at the train station monthly. His combined tax rate is 35%. He saves about \$45 per month on his train ticket PLUS another \$63 per month on his parking expenses. That's a savings of \$1,296 a year, which is the cost of about four months of commuting!



You Could Save Up To 40% on Your Commute!

Your tax bracket impacts your savings. For example, if you have a combined Social Security and local/state/federal income tax rate of 40% and spend \$200 per month on transit passes, you will save \$80 in taxes. That means your pass now impacts your take-home pay by \$120. Over the course of a year, you would save \$960 in taxes!

Eligible Commuting Methods and Expenses

- Train
- Bus
- Commuter/light rail
- Vanpooling
- Ferry and boat
- Shuttle bus
- Parking at the commute site (e.g., train station or your work site)

Ineligible Expenses

- Mileage
- Tolls
- Fuel
- Business travel expenses
- Auto maintenance
- Expenses reimbursed from other sources

About Your Commuter Benefits

Commuting to work each day can be expensive. The commuter benefit program offered by your employer will help you to save money on your commuting costs while giving you the convenience of home delivery of your orders. TRI-AD provides delivery of Commuter Check Vouchers, Debit Cards, and Fare Media for a number of transit authorities through an easy online enrollment and benefit management program.

Your employer is also committed to preserving the environment and reducing its carbon footprint and wants to encourage its employees to contribute to these efforts by taking public transportation. Together we can save money and the environment at the same time.

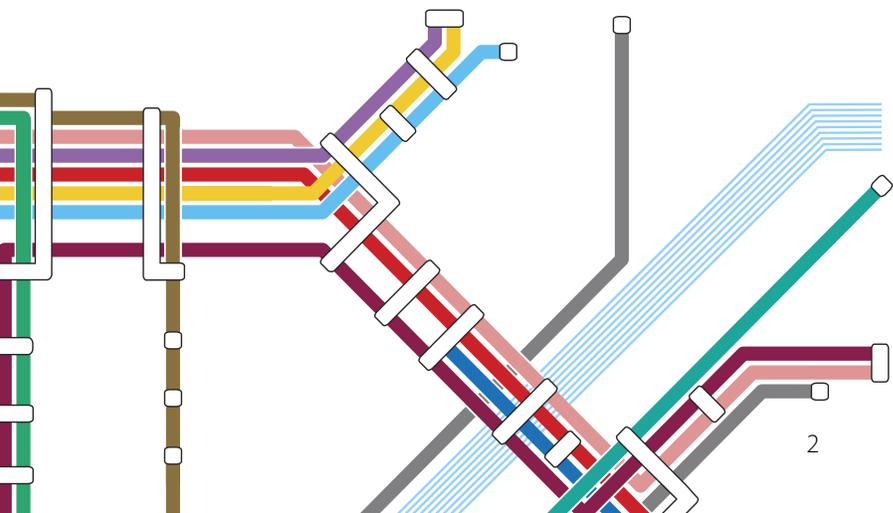


How Does the Program Work?

Using the TRI-AD Commuter Participant Toolkit site at www.tri-ad.com/commute, you will create an account and place orders for transit and/or parking products. If vouchers or passes aren't available from your provider, you can fund your account and then use the debit card to purchase services directly from the provider. Vouchers, passes, and account orders must be placed by the tenth of the month for use in the next month. TRI-AD will then send your employer information about your selections and instruct them to deduct the proper amounts from your paycheck. We then send your order by the first of the next month to the address you entered when registering your account. (Example: you will usually receive February orders by January 31st).

Transit and Parking Commuter Benefit Overview

TRI-AD is a national service provider and has a product that will meet everyone's needs. The following information provides a general description for each of the product categories available. If you are unable to find what you are looking for, contact TRI-AD Participant Services for assistance.



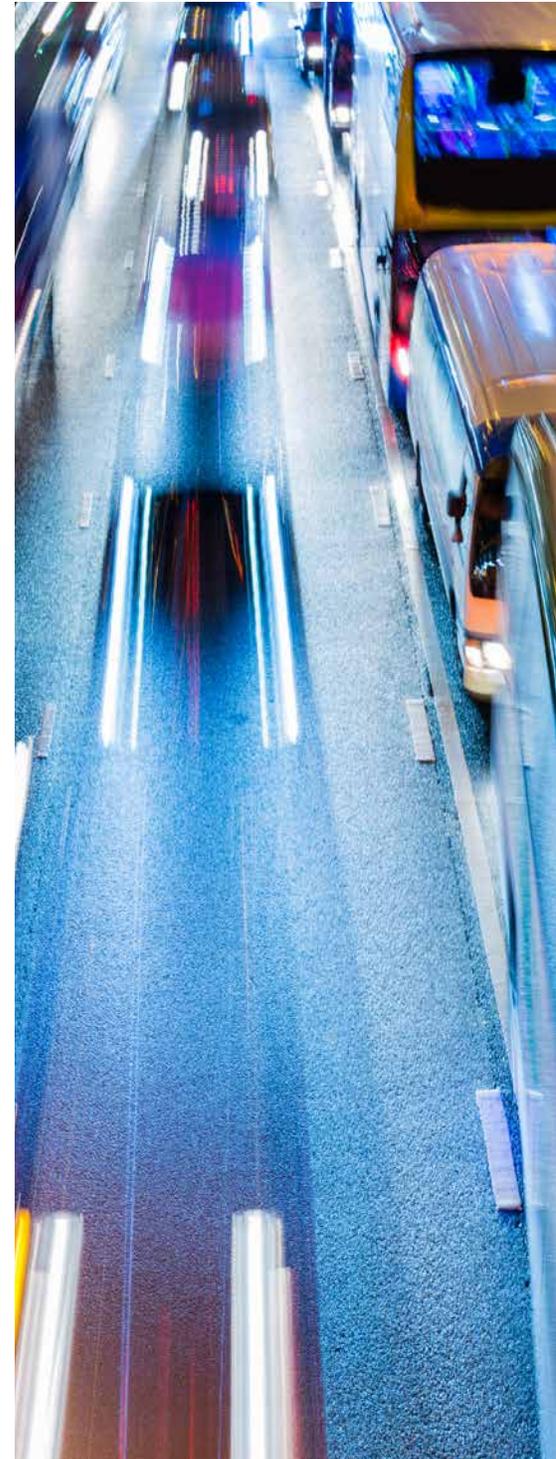
Public Transportation and Vanpools

- **Commuter Check Vouchers:** The most flexible way to pay for transit expenses. Commuter Check Vouchers can be used to purchase transit passes, tickets, cards, or other fare media from transit providers and retail merchants, or to pay for vanpool fares. You can order them in denominations that meet your transit needs, while fully taking advantage of the pretax limit. Commuter Checks are valid for 15 months and are a great option for frequent or infrequent riders.
- **Commuter Check Card:** A reloadable debit card accepted at Transit Agencies or designated transit retail centers where only transit passes, tickets, fare cards, and vanpool passes are sold. The debit card can be used at Fare Vending Machines nationwide, which saves you time in line and time locating a customer service desk or staffed sales area.
- **Fare Media:** Various transit passes, tickets, and smart cards offered by participating transit authorities across the nation. Fare media is region-specific. Enter your zip code, and transportation providers in your area will be displayed; select the provider you normally use to commute to work each day, and you will have access to a catalog of products offered by that transit provider. If you need more than one provider, such as a bus for one part of your commute and the train for another, you will need to order each pass separately.

Parking

There are several parking options available to meet your individual needs.

- **Monthly Direct Pay:** This convenient solution allows you to enter your parking provider data and other information about your existing monthly parking arrangement, and we will pay your parking expenses directly each month.
- **Commuter Check for Parking Vouchers:** These vouchers are made payable directly to parking providers and are used to pay for parking expenses. Commuter Check for Parking Vouchers may be used to purchase one or more types of parking, and you can order as many vouchers as needed for multiple parking providers. These vouchers come in flexible denominations and are valid for 15 months.
- **Debit Card:** Using the prepaid debit card offers the functionality of a voucher with the convenience of a reloadable, personalized, debit card for use at parking facilities nationwide. No receipts are necessary. You will receive one card which will be funded with the amount you specify each month.





Some Important Things You Need to Know

- The program is a monthly program. Log in and place an order to be fulfilled on a monthly basis. **Orders must be entered by the 10th day of the month for the following benefit period.** For example, to receive an order for use in January, you must place your order before December 10th. Online changes must be made before the 10th of the month for the following benefit month.
- Use the convenient recurring settings option to request your order be sent to you each month. Give us a valid email address when you register so we can send you reminders each month.
- Pretax deductions are allowed up to monthly IRS limits for transit and parking. You can, however, order products that total more than this limit, but will owe the additional cost post-tax either by credit card or payroll deduction. See www.tri-ad.com/commute for current IRS limits.
- No retroactive changes may be made. Amounts will be deducted from your paycheck according to your employer's schedule.
- You cannot receive cash back for the difference when redeeming Commuter Checks or other vouchers. Commuter Checks are good for 15 months and will not be refunded, replaced or exchanged when lost, stolen, damaged or expired. Treat them like cash.
- You cannot use money put aside for parking to pay for transit vouchers, and vice versa.
- TRI-AD will only refund one transit pass or fare media order per year in the event your order is not received in the mail. To apply for a refund, complete a claim form and submit a receipt for a transit pass or fare media product of equal or greater value than your order in the same benefit month. If you have problems with delivery of your products by the U.S. Postal Service, we recommend you use the debit card option. The card is personalized and will be loaded each month with the amount you specify.
- Check your mailing address! From time to time, we get products returned in the mail.

Contact Information



If you have any questions or problems with placing an order, please contact TRI-AD Participant Services

Phone: 888-844-1372 Monday – Friday 5:00 a.m. – 6:00 p.m. Pacific Time

Fax: 866-233-4741

Website: www.tri-ad.com/commute

Email: commute@tri-ad.com