

Commuter Ease



Save money with *CommuterEase!*

Use tax-free dollars to pay for eligible transit and parking expenses.

Pre-tax power!

CommuterEase saves you approximately 30%* on your eligible commuter expenses, meaning a \$100 eligible expense costs you about \$70. You get these savings because the contributions you make to a CommuterEase account are exempt from Federal, State, and FICA payroll taxes.



Savvy spending on eligible expenses.

When you make contributions to CommuterEase, you deposit pre-tax funds into your Transit and/or Parking accounts via payroll deduction and then use the money to cover your eligible expenses—tax free! Your funds are loaded onto the Employee Benefits Corporation Benefits Card, which you then use to pay your transit or parking expenses directly.

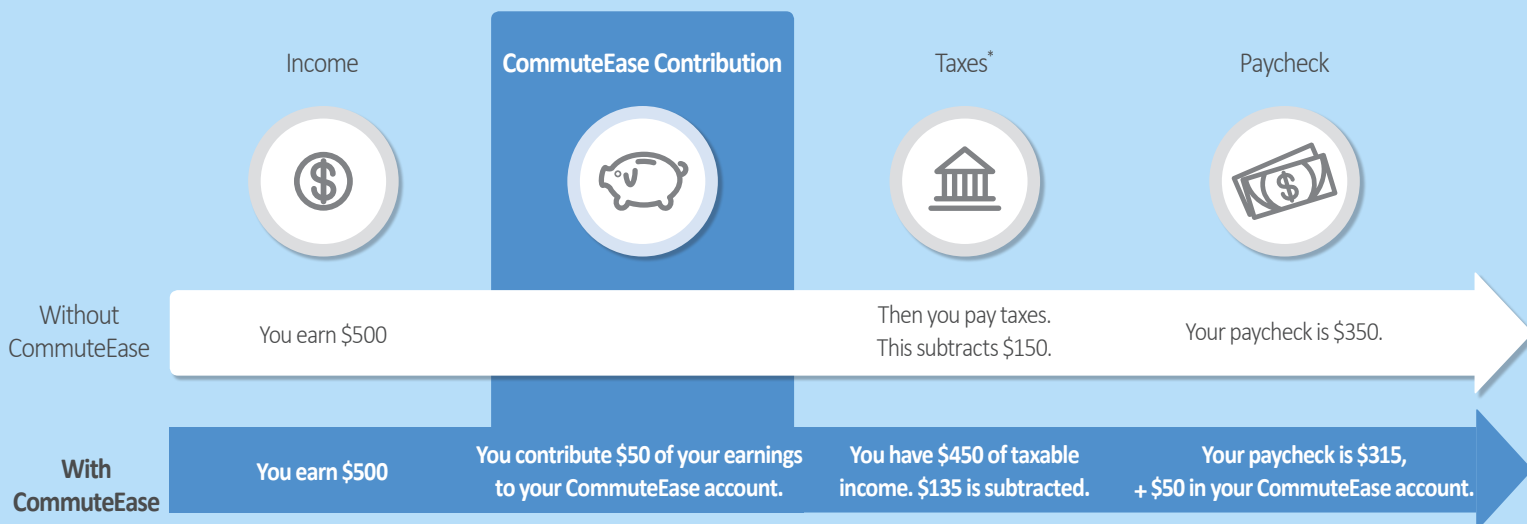
If your parking provider doesn't accept credit card payments, you may submit a parking claim through your online account at www.ebcflex.com.

*These tax examples are broad approximations of tax liability. Your specific savings depend on your tax bracket. You should consult a tax advisor for help with your own situation. Current IRS tax laws control all CommuterEase matters and are subject to change.

How does it work? →

How Pre-tax Savings Works

With a \$50 per-paycheck contribution to your CommuteEase account, your paycheck is \$35 less, but you have \$50 to spend on eligible expenses!



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Which expenses are eligible for CommuteEase?

You can use your Transit account to pay for transit expenses for your commute to or from your regular workplace. Eligible transit expenses include passes, tokens, fair cards, vouchers, or similar items for:

- Mass transit (such as train, bus, subway, or ferry)
- Commuter highway vehicle (such as vanpool or certain ridesharing services like UberPool or Lyft Line)

You can use your Parking account to pay to park:

- At or near your regular place of employment
- At a location from which you commute to work by carpool, commuter highway vehicle (such as vanpool or certain ridesharing services like UberPool or Lyft Line), or mass transit (such as train, bus, subway, or ferry)

How do I contribute to my account?

You control your contributions month-by-month. Estimate how much you'll spend on eligible transportation expenses in a month, and set up your contribution through your online account at www.ebcflex.com.

You can schedule contributions until 11:59 p.m. Central time on the 13th of the month prior to the month you need money for. So, in order to use your CommuteEase account for expenses in the month of January, you need to schedule your contribution by 11:59 p.m. on December 13th.



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Participant Support

If you have questions or need information regarding your plan, our Participant Services team is here to help.

Call **(800) 346-2126** or email us at participantservices@ebcflex.com.