

Frequently Asked Questions

General FAQ's:

Q: *How can I save money with this program?*

A: Employees are not required to pay income, Social Security or FICA taxes on money that is used to pay for their commuting expenses. By electing to have your commuting costs deducted from your paycheck on a pre-tax basis, you can save up to 40% on your commute!

Q: *What are the monthly pre-tax limits?*

A: For 2014, the monthly pre-tax limits are \$130 for transit and vanpool expenses, and \$250 for parking expenses. If you pay for parking and for transit, you can take advantage of both sides of this benefit. These limits are set by the federal government and are subject to change annually.

Q: *What other benefits does it give me?*

A: In addition to the tax savings, you will also benefit from the convenience of online and Telephone ordering, home delivery and electronic loading of your cards. No more standing in line to buy tickets! No more waiting for reimbursements! You can also set up your order to be recurring, so you don't have to do anything until you want to cancel it or make a change.

Q: *What expenses can be pre-tax?*

A: Public transportation vanpools or commuter highway vehicles, and parking at or near your place of employment are all eligible pre-tax expenses. In addition, parking at a location from which you commute to work, including by public transit, vanpool or carpool, is also a qualified expense.

Q: *What expenses are not included in this program?*

A: Under the law, mileage, tolls, fuel, and carpooling are not part of this program. Business travel and other reimbursed expenses are also excluded from this benefit.

Q: *How does the system work?*

A: The Commuter Benefits ordering system is structured to store your monthly orders in a shopping cart, and then finalize the pre – tax and post – tax amounts at the end of the monthly ordering period.

Q: *How do I place my order?*

A: You can place your order online through your benefit enrollment website. Once you've selected your metropolitan area, you can choose your transit or parking provider and the type of pass you need.

Q: *Do I need to submit any receipts?*

A: You do not need to submit any receipts when you order your passes online. The only time that you would have to submit receipts is if you choose Parking Cash Reimbursement.

Q: *Can I order the exact pass that I use now?*

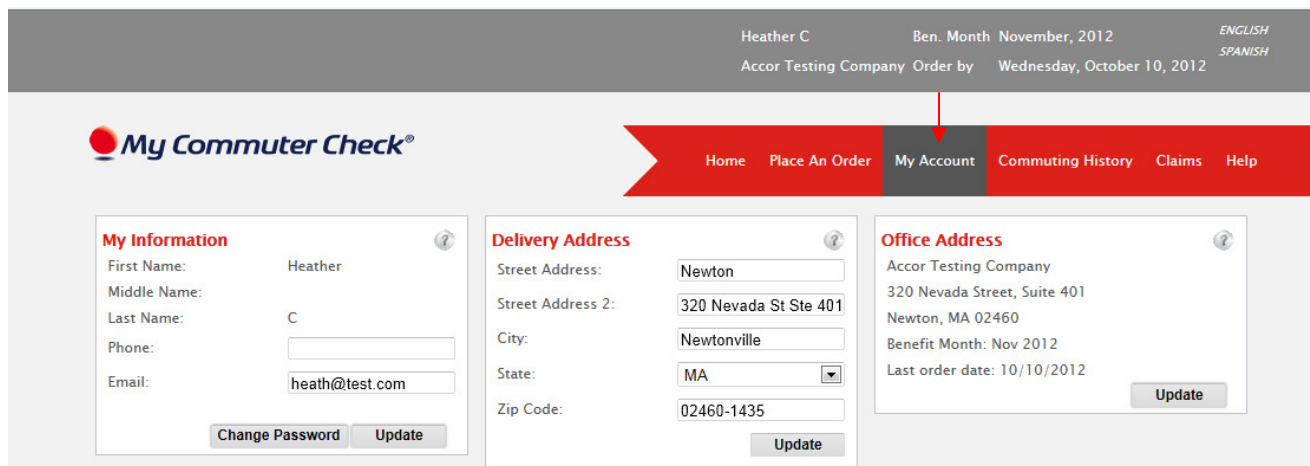
A: My Commuter Check offers Smart Cards, debit cards and vouchers. If you don't see the exact card you are using now, purchase a personalized, reloadable Commuter Check MasterCard or a Commuter Check Voucher to get the pass you want.

Q: *How far back do we keep participants' orders in the system?*

A: There's no limitation in this regard.

Q: *How can I make changes to my information?*

A: Log into your account and select the *My Account* tab which is located on the left hand navigation and update your information there.



The screenshot shows the user account page for Heather C. The user is logged in as Heather C, with a benefit month of November, 2012. The page is in English. The navigation menu includes Home, Place An Order, My Account (highlighted), Commuting History, Claims, and Help. The My Information section shows: First Name: Heather, Middle Name: C, Last Name: C, Phone: [empty], Email: heath@test.com. The Delivery Address section shows: Street Address: Newton, Street Address 2: 320 Nevada St Ste 401, City: Newtonville, State: MA, Zip Code: 02460-1435. The Office Address section shows: Accor Testing Company, 320 Nevada Street, Suite 401, Newton, MA 02460, Benefit Month: Nov 2012, Last order date: 10/10/2012. There are 'Update' buttons for each section and a 'Change Password' button for My Information.

Q: *Where can I find help?*

A: You can access many answers to your questions, help topics, and claim forms by accessing your account and selecting the help menu item from the left hand navigation.

Q: *How can I cancel my order or edit my recurring options?*

A: From your ordering home page – click on either edit recurring options or delete entire order.

Q: *The system won't accept the payment amount I am entering.*

A: When you enter your payment amount you need to enter it without a dollar sign. If you enter a dollar sign, you will not be able to proceed.

Q: *I unchecked all future months, why did I start receiving orders again?*

A: Un-checking a month under "recurring options" only prevents processing for that month. To cancel your order, you must either click "delete entire order" or "remove order" from the order section of the transportation benefits home screen.

Q: *Do I have to remember to place my order each month?*

A: You can set your order up as recurring, meaning that we'll automatically process it each month until you notify us otherwise. We can also send you an email each month reminding you that you have an order in the system, and prompting you to re-enter the site if you need to make a change.

Q: *If there is a cost to get a new pass in the event that I lost mine, does this charge come from my pre-tax dollars or post-tax dollars?*

A: Some passes do require a fee. This fee is mandated by the transit authority. The fee comes out of the participant's post-tax dollars.

Transit FAQ's:

Q: *What happens if my transit pass rate increases?*

A: If you have a transit pass order in the shopping cart and the transit pass rate increases, your shopping cart will be updated to reflect the new rate. The system will automatically generate an email to you.

Q: *What happens after I submit my transit order?*

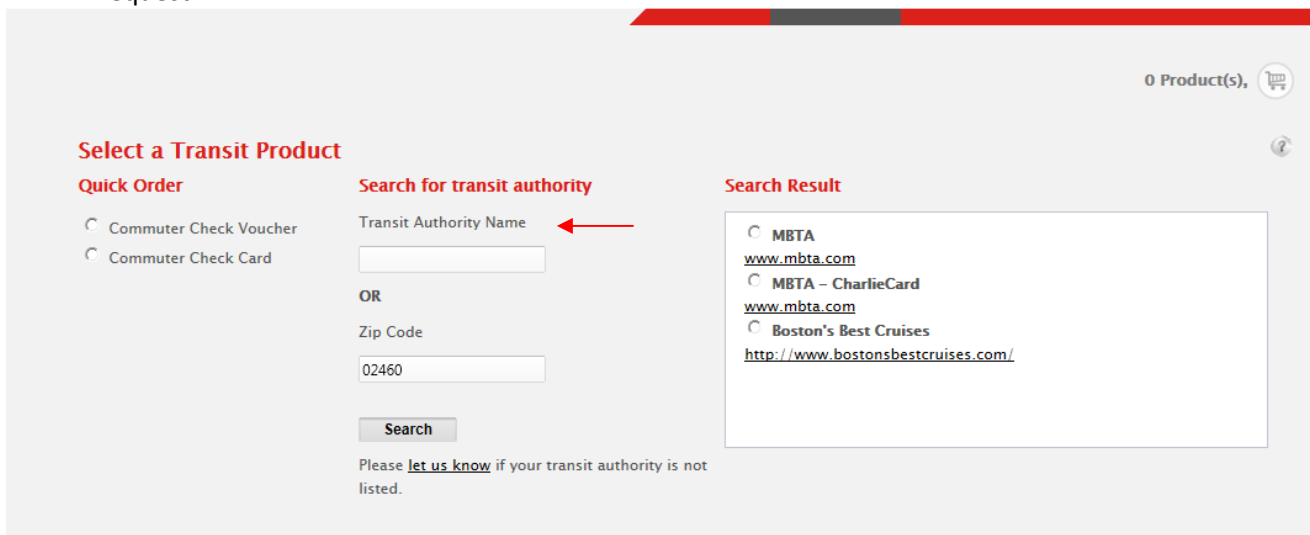
A: Your transit order will be mailed by the 23rd of the month for use the following month. If you order Smart Cards or Debit Cards, funds will be loaded electronically by the 23rd of the month for all subsequent months.

Q: *What if I do not know what type of transit pass I normally purchase?*

A: After you select the transit authority you use, a table of available transit passes will display at the bottom of the screen. If you are not sure what pass you normally purchase, you can visit the transit authority's website, by clicking on the Hyperlink immediately above the transit table. Please note: you must exit from the transit authority's website before continuing your order.

Q: *What if I cannot find my transit authority?*

A: If the transit authority is not located under the appropriate GMA, the employee will need to locate the area, which reads, "If you cannot find your provider, click here" and click on the link to be directed to the page to add the missing provider. Most providers are updated within 1 to 2 weeks of submitting request, and e-mail notification is issued to the employee to update on the status of request.



Parking FAQ's:

Q: *What if I cannot find my parking provider?*

A: If after searching for your parking provider you are unable to locate the one you need, click on the link at the bottom of the page saying "Can't find my Parking Provider". Once you select this, you will be asked to provide as much information as possible about the missing provider, as well as the amount you would like to order for that parking garage. We will process your order accordingly.

Q: *I cannot find my parking operator's name.*

A: You will get the best results if you search with the most general word(s) in your parking operator name. For example, if your parking operator is City of Springfield Parking Authority, then you would enter "Springfield" as their search word. Or if your parking operator is Central Parking of Louisiana, search for "Central".

Q: *What happens after I complete my order?*

A: We will work to verify the accuracy of your submitted information by contacting the parking provider by using the contact information you provided. If the parking provider's payment details are confirmed as accurate, your payment will be sent directly to the parking provider. If we cannot find your parking provider or if the information you provided is inaccurate, then your parking payment (a parking voucher made payable to the parking provider) will be mailed to your home address on file, and you will be responsible to then provide this parking voucher to your parking provider.

Q: *I signed up for a direct pay order. Am I guaranteed a parking space at the lot?*

A: No. Signing up for a parking order only creates a payment mechanism. The participant must set up their parking account with their parking operator. This is why the participant must check the statement "I have an existing monthly parking relationship with my parking provider" in order to proceed with their order.

Q: *What happens if I do not have an account number?*

A: If a participant does not have an account number, they can enter their last name.

Q: *Still have questions?*

A: Customer Support is available to assist you with registration, placing an order or any other questions or concerns you may have. Our skilled representatives are available Monday through Friday from 8:00 AM to 8:00 PM Eastern Time. You can reach Customer Support as follows:

- By Phone: 888.235.9223
- By Email: mycommutercheck@edenredusa.com