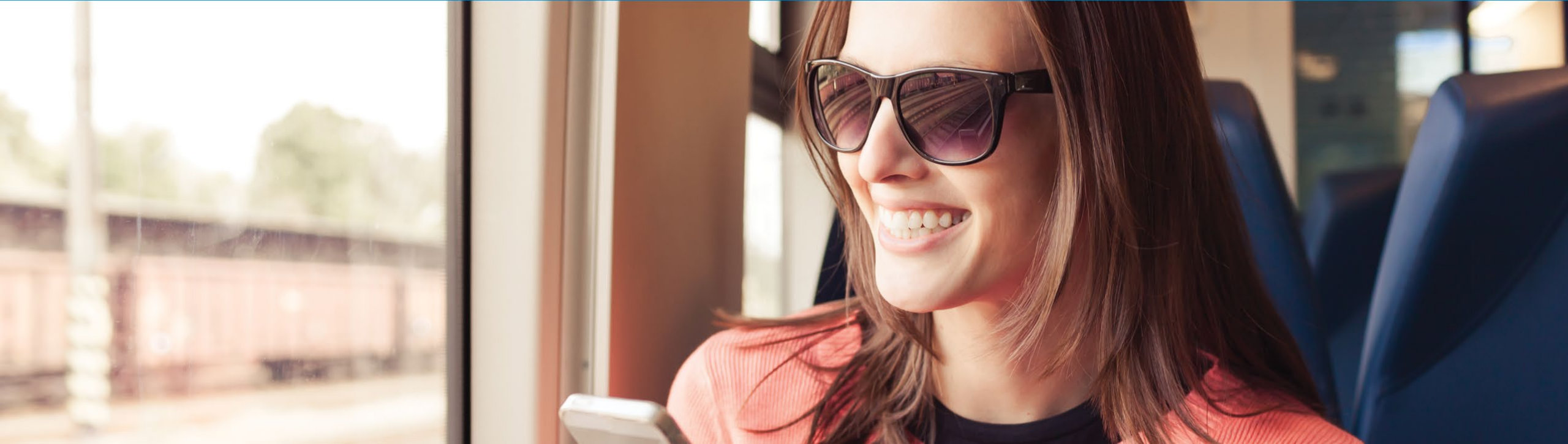


COMMUTER BENEFITS



Commuter Benefits Overview



THE HARRISON GROUP, INC.

What are Commuter Benefits?

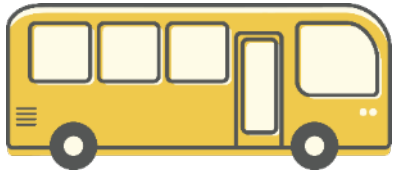
- Tax-free Commuter Benefits, also known as qualified transportation accounts (QTA) are an employer provided voluntary benefit programs that allow employees to reduce their monthly commuting expenses for transit, vanpooling, biking and work-related parking costs.
- Commuter Benefits allow employees to set aside pre-tax dollars to pay for expenses related to commuting to and from work for mass transit, vanpooling and work-related parking costs. This includes transit passes, tokens, fare cards, vouchers, parking passes and more.



Why Commuter Benefits?

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\$265\month



\$265\month

- Reimbursement funds become available as they are deducted from the paycheck (*like Dependent Care*).
- You can change election amounts monthly.
- You can carry over unused amounts.
- Limited to employee expenses only; no spouse or dependent transit or parking expenses.
- Parking benefits limited to qualified expenses at or near an employee's work location or expenses at a location from which the employee commutes using mass transit.

Benefits to Participants

Tax Savings – The IRS allows a monthly maximum to be deducted from an employee's pay before taxes, which can mean substantial tax savings.

Flexibility – Participants are able to use a secondary form of payment when the purchase exceeds their monthly election.

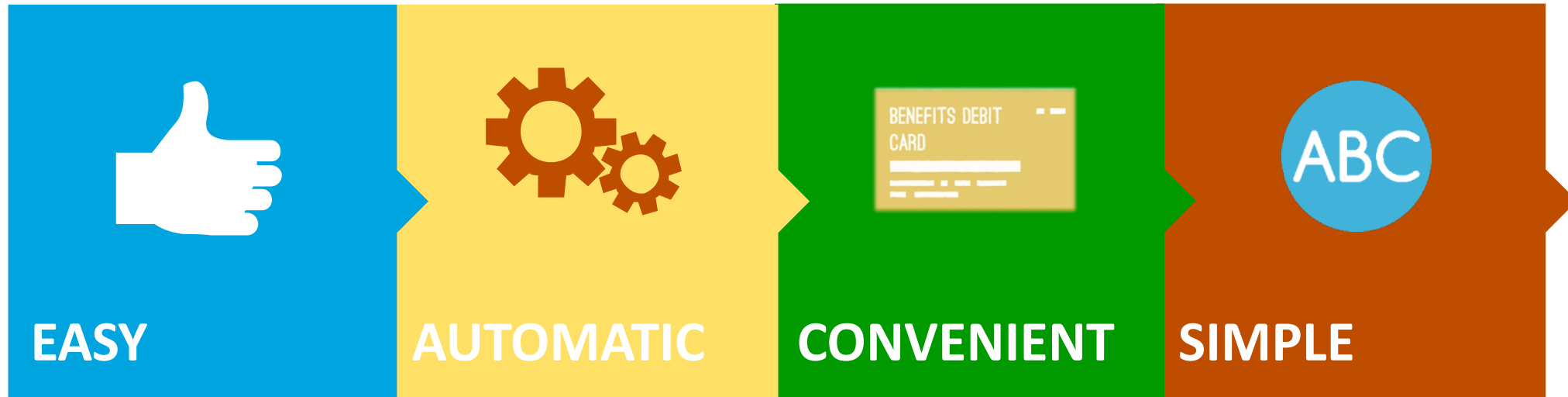
The easy way to
pay is in the
Cards

Introducing the
HG Advantage Card
for all your eligible
commuter expenses



Simplify your Commuter Benefits

With the HG Advantage Card, accessing your account is...



- A simple swipe of the Card makes it hassle free!
- Funds are immediately deducted from your QTA at the time you incur the expense
- Your current balance is available 24/7 at the web site listed on the back of your Card.
- Reduces manual claims.

Commuter Benefits Overview

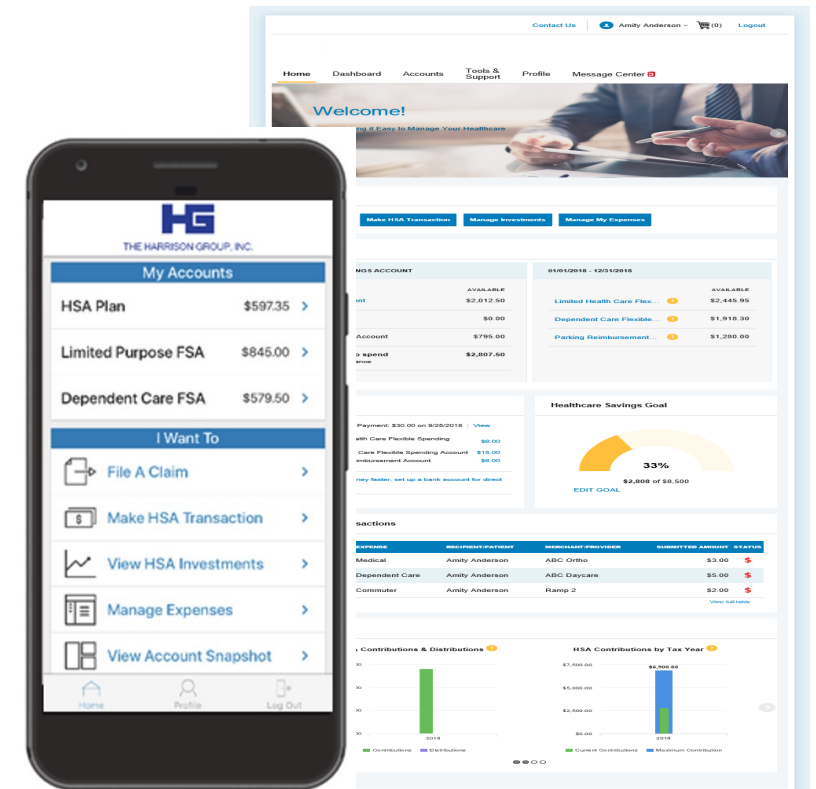
Flexible Payment Options

- Card accesses funds from parking and transit accounts
- Purchases limited to qualified merchant and/or terminal locations
- Works with transit authorities to separate parking and transit purchases based on merchant id (i.e. WMATA)



Account Access

Access to commuter account balances via both consumer portal and mobile devices



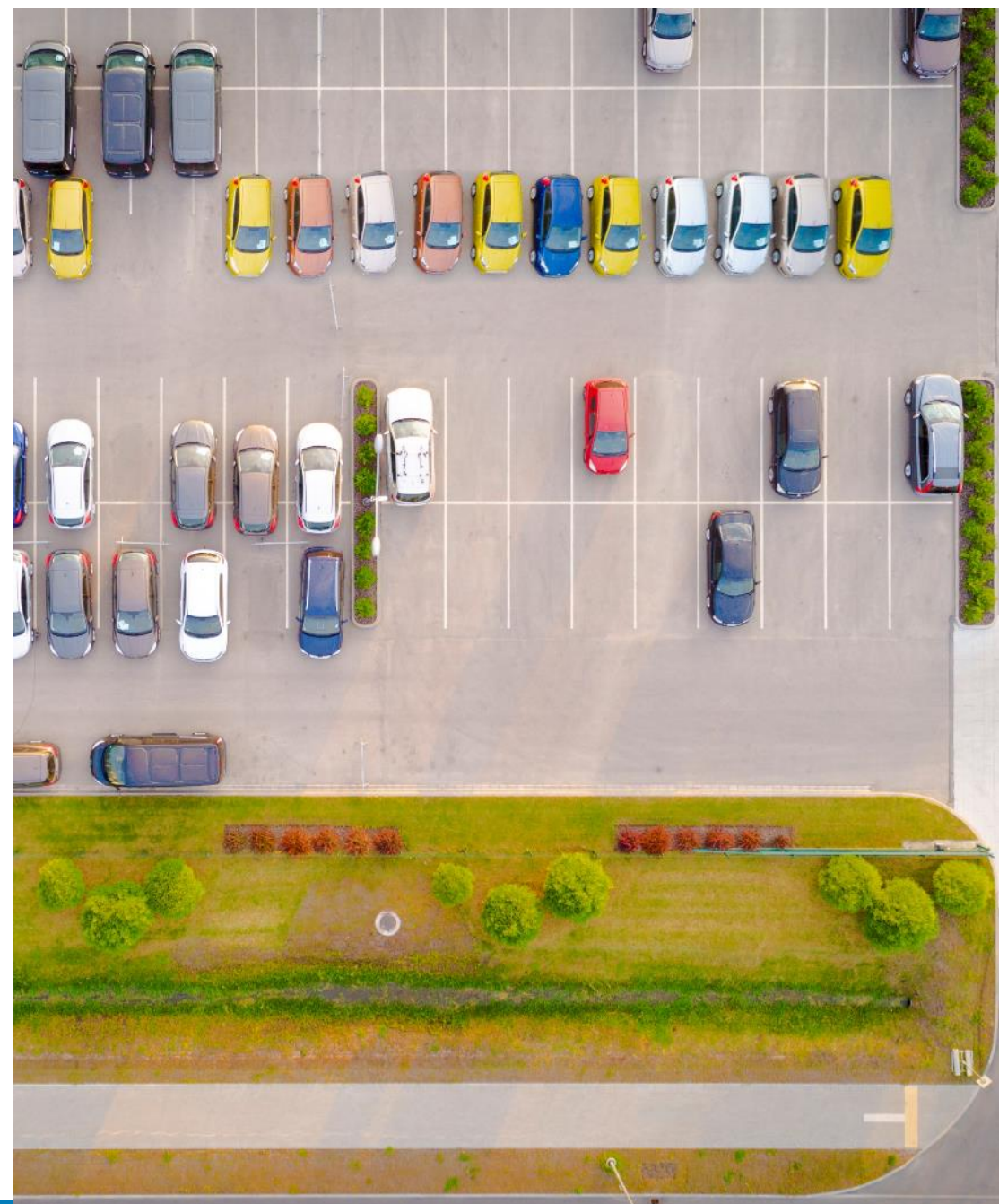
How the Card Manages Commuter Monthly Spending Limits

- The Card can hold both pre- and post-tax contributions.
- It's recommended to add additional post-tax funds when average monthly QTA spending exceeds the monthly maximum.
- The Card automatically tracks and approves pre-tax monthly limits at each purchase. If the transaction exceeds the monthly limit:
 - The system attempts to pay the excess from post-tax funds.
 - If there are no elected post-tax funds (or this option is not offered), participant will need to pay the difference with another form of payment (i.e., for a monthly pass).



Parking Benefits

- Pre-tax Parking benefits cover qualified parking expenses at or near your work location, or expenses at a location from which you commute using mass transit.
- Pre-tax Parking benefits can only be used for employee expenses. Reimbursement is not allowed for spouse's or dependent's parking expenses.



Qualified Transit Expenses

- **Commuter Highway Vehicle (Vanpool) Expense:**

These are expenses incurred for transportation in a commuter highway vehicle if the transportation is in connection with travel between your home and place of employment.

- **Transit Pass Expense:**

On mass transit (such as train, bus, subway or ferry), whether or not publicly owned.



Simple Solutions to Help You Save Money on Your Daily Commute

- Ability to use designated funds for rideshare services UberPOOL and Lyft Line
- When you requests a rideshare option with Uber or Lyft, the HG Advantage Card can be used to pay for the ride
- Support is limited to specific cities in which uberPool and/or Lyft Line is active

The Uber logo, consisting of the word "Uber" in a bold, black, sans-serif font.The Lyft logo, consisting of the word "lyft" in a bold, pink, sans-serif font.

Some basics to remember...

- **REMEMBER...** **SAVE, SAVE, SAVE** all itemized receipts. Your Plan Administrator may contact you to submit a receipt to verify an expense.
- **For balance information or questions:**
Contact **The Harrison Group** at **(610) 853-9075** with any questions about your account.
- **Save Your Card.** If you continue to participate in the Commuter Benefits each year, your Card will be automatically loaded each pay period in the new plan year according to your new election amount.

