COMMUTER BENEFITS



Commuter Benefits Overview 2027

THE HARRISON GROUP, INC.

What are Commuter Benefits?

- Tax-free Commuter Benefits are an employer provided voluntary benefit programs that allow employees to reduce their monthly commuting expenses for mass transit, vanpooling, 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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$350\month



$350\month

- Reimbursement funds become available as they are deducted from the paycheck.
- 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.

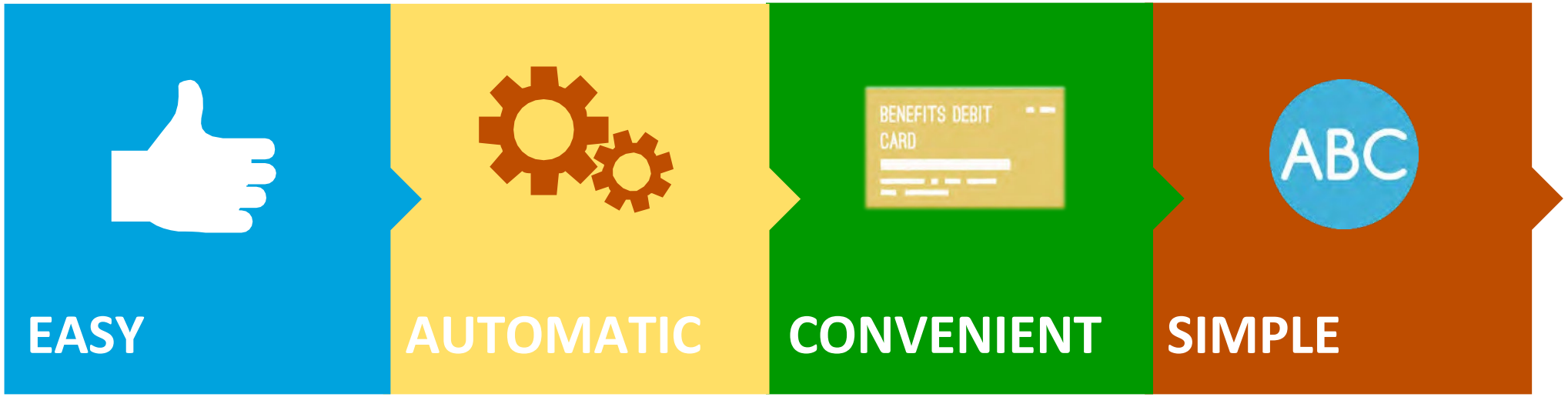
The easy way to pay is in the Cards

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 Commuter Benefits account at the time you incur the expense
- Your current balance is available 24/7.
- Reduces manual claims.

Commuter Benefits Overview

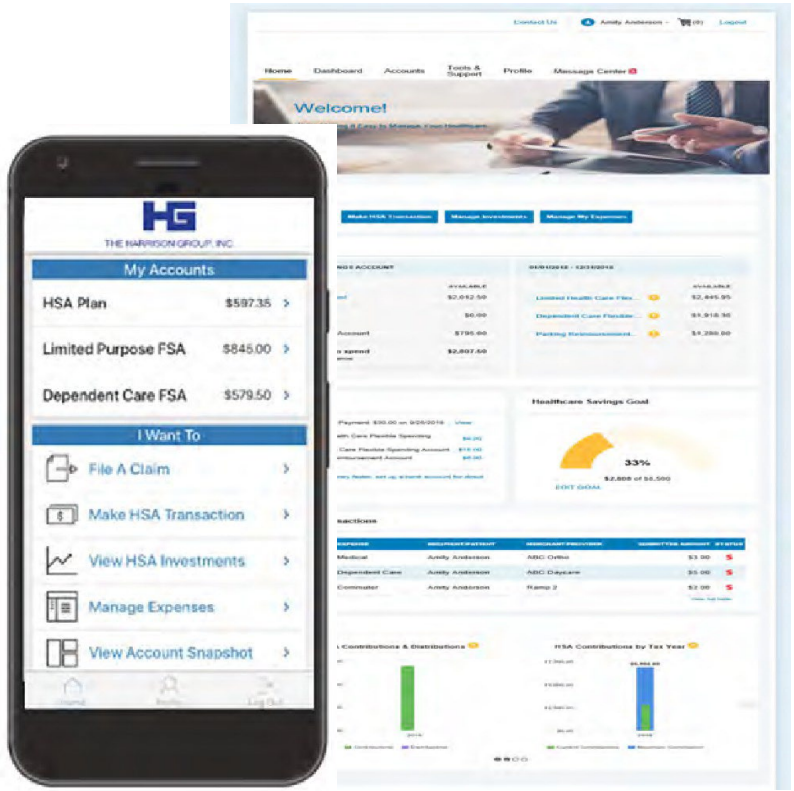
Flexible Payment Options

- 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 holds pre-tax contributions.
- The Card automatically tracks and approves pre-tax monthly limits at each purchase. If the transaction exceeds the monthly limit:
  - participant will need to pay the difference with another form of payment (i.e., for a monthly pass).



Mass Transit Expenses

- **Transit Pass Expense:**
  On mass transit (such as train, bus, subway or ferry), whether or not publicly owned.

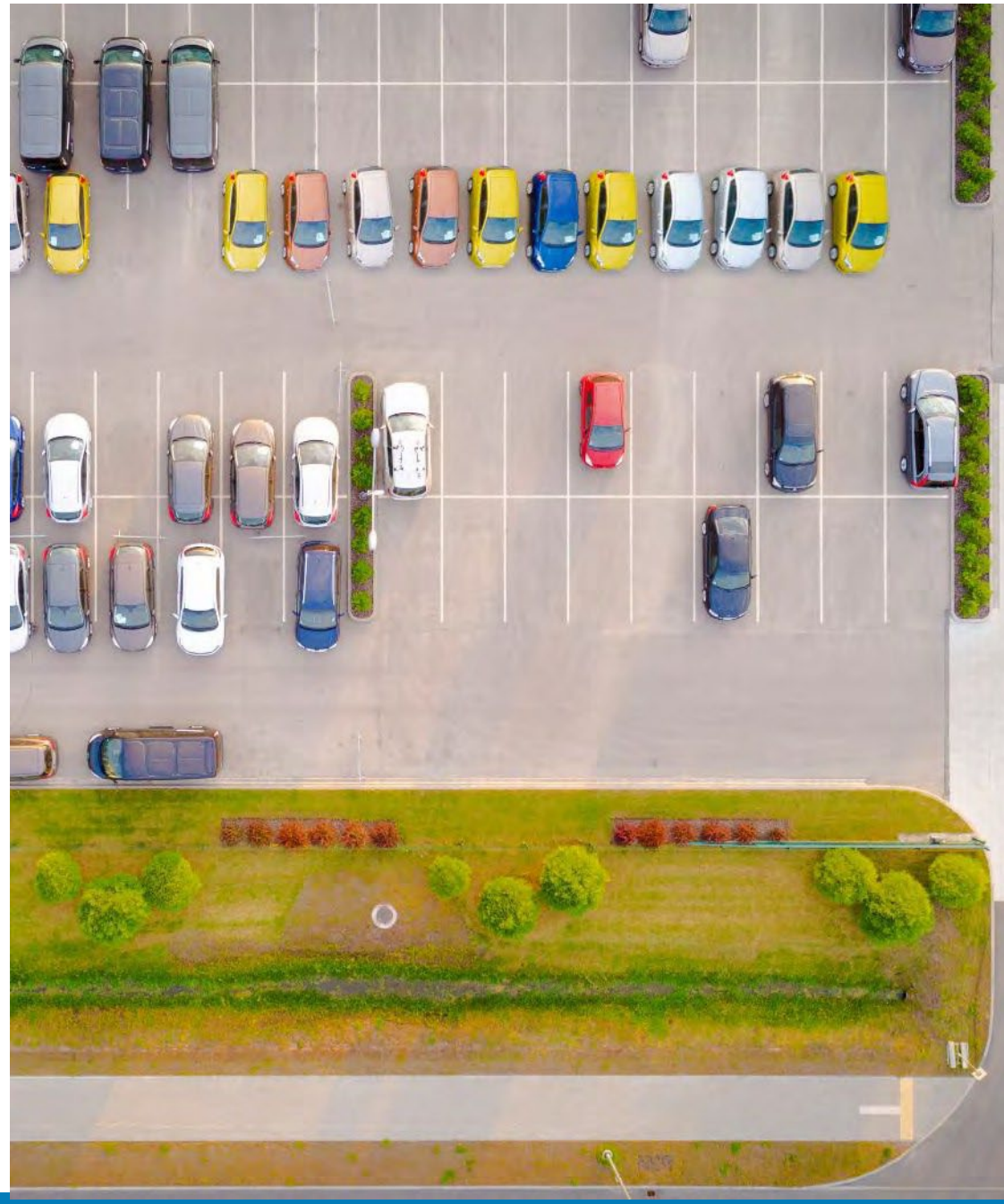
- **Commuter Highway Vehicle (Vanpool) Expense:**
  These are expenses incurred for transportation in a commuter highway vehicle (seats at least six people and driver) if the transportation is in connection with travel between your home and place of employment.



Parking Expenses

- 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.



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.

