

CommuteEase goes to
work to help employees
do the same.



Commute
Ease

Summary Plan Description

Welcome to Employee Benefits Corporation's CommuteEase Summary Plan Description (SPD).

This booklet provides a full overview of the CommuteEase Plan. It covers various aspects of the plan, from enrollment and orders to the different accounts of the Plan. We recommend you review this booklet and all documents that supplement it before enrolling in CommuteEase.

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CommuteEase and Employee Benefits Corporation

CommuteEase (the Plan) is an IRS-approved "qualified transportation fringe" benefit plan governed by Internal Revenue Code Section 132(f), providing special, tax-free transportation benefits. You set aside money from your paycheck to pay for certain transportation expenses such as parking, transit and vanpooling expenses before taxes are taken from your pay. Then, the remainder of your pay is taxed. Since the remainder is less than the original amount, you pay fewer taxes and keep the difference.

Some additional benefits of the CommuteEase Plan

1. Participating in CommuteEase reduces the financial impact of work-related transportation expenses.
2. Participants can place orders and access their account 24/7 by logging in at www.ebcflex.com, and linking to the WiredCommute online ordering platform.
3. Go green! By riding transit or vanpooling to work, you play a role in helping our environment.
4. Participant Services Team: Our Participant Services Team is available to answer your questions by phone at 800 345 2126, Mon. – Fri., 8:00 – 5:00 Central time, or by e-mail at participantservices@ebcflex.com. Remember, our job is to help you get the most from CommuteEase.

About Employee Benefits Corporation and its partner, WiredCommute

Employee Benefits Corporation is 100 percent employee-owned. As owners, the priority of each team member is to contribute to the success of your Plan. Along with our partner, WiredCommute, we manage your employer's CommuteEase Plan and process orders/reimbursement requests associated with the qualified transportation expenses you incur.

Understanding the SPD and My Company Plan

The SPD covers the basic aspects of CommuteEase. Your employer has customized certain CommuteEase Plan options and features, which are explained on a separate appendix to the SPD called My Company Plan.

My Company Plan contains:

1. Plan dates, including the date your employer started the Plan (First Benefit Month) and the annual reporting date for the plan (Anniversary Date)
2. Eligibility definitions
3. The types of accounts available under your Plan
4. Qualified Parking Transportation Account and Transit Transportation Account limits (these limits differ depending on the account you choose and the annual limit set by the IRS)
5. Company information regarding who to contact within your company

CommuteEase Accounts

CommuteEase consists of four accounts: Transit (includes Vanpooling), Parking, Parking – Cash Reimbursement and Parking – Employer Provided. Please consult your My Company Plan for the accounts available under your company's plan design.

TRANSIT ACCOUNT

The Transit Account is an account that allows you to pay for Transit Pass Expenses and Commuter Highway Vehicle (Vanpool) Expenses via several payment options described below.

Transit Pass Expenses are expenses you pay for a pass, token, fare card, voucher, or similar item for transportation:

- on mass transit (such as train, bus, subway or ferry) or
- provided by any person in the business of transporting persons in a highway vehicle with a seating capacity of at least six adults (excluding the driver).

Commuter Highway Vehicle (Vanpool) Expenses are expenses you pay for transportation between home and work in a Commuter Highway Vehicle. A Commuter Highway Vehicle is any highway vehicle with a seating capacity of at least six adults (excluding the driver) and for which at least 80% of the mileage for a year is:

- for purposes of transporting employees between home to work, and
- on trips where the vehicle is at least half full (excluding the driver).

Please see your My Company Plan for specific payment options offered by your employer. The Transit Account payment options may include:

- Order Passes – Simply select the pass type that meets your commuting needs on the WiredCommute online ordering platform and the pass will be sent to your delivery address
- Commuter Check Voucher – WiredCommute sends you a voucher made payable to the transit provider of your choice. Note: WiredCommute cannot issue vouchers made payable directly to you); or
- Commuter Check Card Prepaid MasterCard^{®1} for Transit – A pre-paid card that you swipe at transit agencies or designated transit retail centers where only transit passes, tickets, fare cards, and vanpool expenses are sold. There is a \$10 minimum balance load.

Note: You do not need to submit receipts, but you should retain receipts for your tax records.

PARKING ACCOUNTS

Parking Account

The Parking Account allows you to pay for Qualified Parking Expenses via several payment options described below. Qualified Parking Expenses are expenses you incur to park at or near your regular place of employment, or expenses you incur to park at a location from which you commute to work by:

- carpool;
- Commuter Highway Vehicle (Vanpool); or
- mass transit.

For example, Qualified Parking Expenses include expenses for parking at the Park-n-Ride lot at the train station in the suburbs so that you may take the train into the city for work. However, Qualified Parking Expenses do not include expenses for parking at the Park-n-Ride lot at the train station in the suburbs so that you may take the train into the city for entertainment purposes on the weekend.

Please see your My Company Plan for specific payment options offered by your employer. The Parking Account payment options may include:

- Direct pay – Our partner, WiredCommute, sends a check directly to your parking provider. *Note: You must have an arrangement (e.g. lease, reserved space) with your parking provider before selecting this option;* or
- Commuter Check Voucher – WiredCommute sends you a voucher made payable to the parking provider of your choice. *Note: WiredCommute cannot issue vouchers made payable directly to you);* or
- Commuter Check Card Prepaid MasterCard[®] for Parking – A pre-paid card that you swipe at parking facilities to pay for Qualified Parking Expenses. There is a \$10 minimum balance load. *Note: You do not need to submit receipts, but you should retain receipts for your tax records.*

Parking – Cash Reimbursement Account

The Parking – Cash Reimbursement Account allows you to be reimbursed for Qualified Parking Expenses upon completing a reimbursement request via the WiredCommute online ordering platform.

Note: Receipts may be required, please consult your My Company Plan. If receipts are required you must submit a receipt providing the parking provider's name, the date or dates and the amount of the expense. If the provider offers other services, the receipt must show the expense was for parking.

Parking – Employer Provided Account

The Parking – Employer Provided Account allows you to pay for Qualified Parking Expenses directly to your employer through payroll deductions for parking provided by your employer.

Enrolling and Placing Orders

If you are eligible, review your My Company Plan to determine what election opportunities are available under your company's plan design.

Next, log on to Employee Benefits Corporation's website at www.ebcflex.com and link to the WiredCommute online ordering platform to create your account, place orders for transit and/or parking products, and complete an authorization. You will be able to select a recurring order option so that your order will automatically recur each month.

You must place your order by the 10th of the month prior to the benefit month or you will not receive benefits for the benefit month. For example, if the benefit month is January, then you must place your order on the Wired Commute online ordering platform by 11:59 p.m. on December 10.

Employee Benefits Corporation will send your employer information about the products you've ordered as well as the cost of the products. Your employer will deduct the amount from your income prior to withholding taxes.

Currently, there are two transit authorities that require purchase prior to the 10th. They are the Long Island and Metro North Rail (NYC). Both require orders to be placed by the 4th.

Note: Please see your HR Department if you have questions concerning your eligibility to participate in CommuteEase.

In the rare situation that a transit authority charges a service or handling fee when ordering, you will be responsible to pay this fee.

After you're enrolled

Check your pay stub to ensure the deduction amounts are accurate.

How CommuteEase Affects Taxes

You save both federal tax and FICA (Social Security) taxes by participating in CommuteEase. See the following example of the tax savings you might experience as a result of participating in the Plan. The example assumes a monthly income of \$2,500 and an election of \$100 per month in the Parking Transportation Account.

	With CommuteEase	Without CommuteEase
Gross Monthly Pay	\$2,500	\$2,500
Pre-Tax Parking Expense	\$100	n/a
Taxable Income	\$2,400	\$2,500
Estimated Federal Tax (15%)	\$360	\$375
FICA Tax (7.65%)	\$184	\$191
After-Tax Parking Expense	n/a	\$100
Take-Home Pay	\$1,856	\$1,834

That's a tax savings of \$22 each month or \$264 in a year!

Note: Your actual tax savings will vary depending on your circumstances. A different contribution amount or participation in the Transit TA will affect your tax savings. Additional tax savings might also be available under state and local laws.

Frequently Asked Questions

What is the purpose of CommuteEase?

The purpose of CommuteEase is to allow eligible employees to pay for transportation benefits with pre-tax dollars contributed through employee compensation reductions and, in some cases, employer contributions.

What are transportation benefits?

Transportation benefits are benefits in the form of reimbursements or pre-tax compensation reductions for transportation expenses. Your employer may also contribute a portion of the cost for some transportation expenses. Participating in the Plan helps you because both your compensation reduction and the benefits you elect are not subject to federal income or employment taxes, saving you Social Security and income taxes on the amount of your compensation reductions.

What are transportation expenses?

Transportation expenses are expenses you incur that qualify for pre-tax salary reductions or are reimbursable under CommuteEase if you are a participant at the time the transportation benefit is provided to you. Transportation expenses include: Transit Pass Expenses, Commuter Highway Vehicle (Vanpool) Expenses, and Qualified Parking Expenses, which are defined in the CommuteEase Accounts section. Transportation expenses do not include bridge or highway tolls.

Note: Transportation Benefits are provided on the date you receive a transit pass or similar item, or in any other case, the date you use the transportation benefit. Be sure to contact Employee Benefits Corporation's Participant Services if you have any questions as to which expenses qualify. You may not submit expenses incurred by anyone other than you.

Who can participate in CommuteEase?

Only eligible employees may participate in CommuteEase. Your company's eligibility requirements are described in your My Company Plan.

How will participating in the Plan affect my Social Security and other benefits?

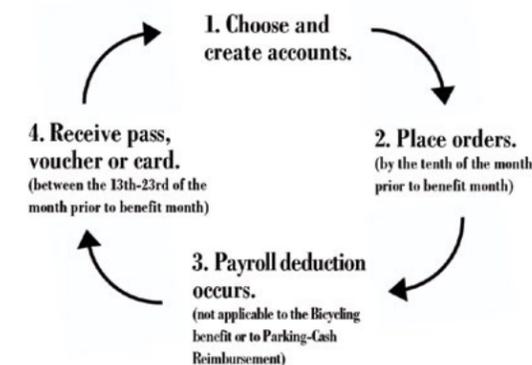
Participating in CommuteEase reduces the amount of your wages used by the Social Security Administration to calculate your Social Security benefit. Your Social Security retirement or disability income may be less than what it would have been had you not participated in the Plan. However, the tax savings that you realize will often more than offset other reductions.

When can I enroll in CommuteEase?

Transportation benefits are monthly benefits, so as long as you are an eligible employee you may enroll in CommuteEase at any time during the year to receive transportation benefits for future months. There is no election amount to decide upon because the pre-tax limits stated in this SPD are the maximum amounts that you can use during each benefit month. An order is irrevocable during the month in which you are receiving the transportation benefit. If you decide that you no longer wish to receive transportation benefits, simply do not place an order for the next benefit month.

How does the ordering process work?

- Determine eligibility (Check your My Company Plan)
- Sign on to the Employee Benefits Corporation's website at www.ebcflex.com and link to the WiredCommute online ordering platform.



What are the maximum transportation benefits that I may receive?

The maximum amount that may be contributed to your transportation account on a pre-tax basis (including both employer contributions, if any, and your compensation reductions) cannot exceed the maximum amount specified in Code §132(f). The maximum amounts differ depending on the type of transportation expense. The amounts for future years may be adjusted for inflation. Such adjustments will be communicated to you.

For 2013, the maximum monthly amounts are:

- Qualified Parking Expenses: \$245 per month; and
- Transit Passes and Commuter Highway Vehicle (Vanpooling) Expenses (combined total): \$245 per month.

Note: For any given benefit month, you may receive the maximum amount for both Transit Expenses and qualified Parking Expenses.

The maximum reimbursement for Qualified Bicycle Commuting Expenses is \$240 per year. The limit on annual reimbursements is reduced \$20 for each calendar month in which either of the following is true:

- you did not regularly use a bicycle for a substantial portion of the travel between your home and work; or
- you received a transportation benefit (parking or transit (including vanpooling)) from the Plan.

How do employer contributions work?

If your Employer chooses to make a contribution to your Parking or Transit Account, the Employer contribution amount will apply towards the pre-tax statutory limit. Please consult My Company Plan for details specific to your company's plan design.

Can I change my order mid-year?

Yes. You can change your order on a prospective basis for the next month and on a monthly basis, if need be.

What if my transit pass or voucher is returned to WiredCommuter by the U.S. Postal Service?

You will be responsible for a \$3.00 handling fee for passes/vouchers returned to WiredCommuter by the U.S. Postal Service as undeliverable. You can prevent delivery issues by keeping your delivery address up to date on the WiredCommuter online ordering platform.

Note: the delivery address you maintain with WiredCommuter may differ from the primary address that you maintain with Employee Benefits Corporation.

What if my transit pass or voucher is lost or stolen?

Transit vouchers are not tracked, stopped, or reissued – they are like cash in that if they are lost or stolen the participant does not have any recourse. However, if your parking voucher is lost or stolen, contact Employee Benefits Corporation's Participant Services who will guide you through the process of opening a ticket with WiredCommuter. If your transit pass is lost or stolen, then you can receive a refund of the value of one pass per year. Contact Employee Benefits Corporation's Participant Services.

Can I use a debit card to pay for my Qualified Parking Expenses or Transit Expenses? If so, how does it work and what if the card is lost or stolen?

Possibly. You may use a debit card (the Commuter Check Card Prepaid MasterCard® For Parking or the Commuter Check Card Prepaid MasterCard® For Transit), if this option is provided to you by your employer (check your My Company Plan) to pay for your Qualified Parking Expenses and/or Transit Expenses. You will receive one Commuter Check Card for either benefit option which can be funded each benefit month.

The Commuter Check Card for Transit is only accepted at transit agencies or designated transit retail centers where only transit passes, tickets, fare cards, and vanpool passes are sold. The Commuter Check Card for Parking is accepted at any parking provider that accepts Debit MasterCard for payment.

Commuter Check Cards are loaded based on the monthly benefit order of pre-tax and post-tax funds. There is a \$10 minimum balance load. The Commuter Check Cards reload around the 23rd of each month so that funds are available to make purchases for transportation benefits for the following month. You can obtain Commuter Check Card account balances and transaction history by visiting your account at www.ebcflex.com and linking to the WiredCommuter online ordering platform (select "Card Management") or you can call the phone number on the back of your Commuter Check Card.

If your Commuter Check Card is lost or stolen, call 866-264-2440 immediately or link to the WiredCommuter online ordering platform from Employee Benefits Corporation's website, select "Card Management" and follow directions to report your card lost or stolen and request a replacement. There is a \$15 card replacement fee, which will be deducted from your card balance. If you do not have a balance in your account, WiredCommuter will not issue you a new Commuter Check Card until you have enough of a balance in your account to cover the replacement fee.

In the event that you have a Commuter Check Card and you terminate employment, your card will remain active until the close of the next order cycle (see the graphic on the bottom of page 3 which describes the order cycle). For example, if you terminate January 23rd, you will have access to funds on your Commuter Check Card until February 10th. Any unused pre-tax funds will be forfeited to your employer per IRS regulations. Unused post-tax amounts will be returned to you by your employer.

Important Reminder: You can only use the Commuter Check Card for commuter products as defined by the Internal Revenue Code.

How long are Vouchers valid?

Vouchers are valid for 15 months from the date on the voucher.

What if I overestimate my Parking – Cash Reimbursement expenses?

If your reimbursement request was for less than your current Parking – Cash Reimbursement account balance, the unused amount will roll over and be available for future expenses, so long as you continue to participate in the Plan. You may need to adjust the election for the next benefit month in order to use up your surplus Parking – Cash Reimbursement Transportation account balance.

For example, if your monthly parking election (and anticipated monthly expense) is \$100, but you only incur \$75 worth of Qualified Parking Expenses in January, you might want to change your election for February to \$75 in order to use up the \$25 surplus from January. Then you can increase your election back to \$100 for March.

Can I submit my transportation expenses for reimbursement under our cafeteria plan?

No. Transportation expenses are not eligible for reimbursement/pre-tax salary reduction under a cafeteria plan. IRS regulations require that your cafeteria plan and CommuterEase be maintained as two separate, unrelated plans.

When would I risk forfeiting my transportation benefits?

If you have funds in a transportation account (except for the Parking-Cash Reimbursement account - see next question) at the time you terminate employment or cease to be eligible, any pre-tax amounts not applied to transportation expenses incurred or paid prior to the termination will be forfeited to your employer per IRS regulations. Unused post-tax amounts will be returned to you by your employer.

A credit occurs when a Participant receives a refund to their account (e.g., Participant returns an item to WiredCommuter). Participants must use the credit within two months or the credit is forfeited to the employer.

What if my employment is terminated or I lose eligibility for CommuterEase?

If you terminate employment, your participation in the plan ceases, and you are unable to make any additional contributions to the Plan. If you cease to be eligible for the Plan for any reason (such as reduction in hours) or you are rehired, you must complete the waiting period, if any, before you are eligible to participate again. If you have used more dollars for the month than you have contributed, your employer may take the additional amount out of your last paycheck.

If you participate in the Parking – Cash Reimbursement account and you cease to be a participant in the Plan, you can submit reimbursement requests for Qualified Parking Expenses incurred or paid prior to termination up to 90 days after the date of termination. Upon termination, you will lose access to the WiredCommuter online ordering platform. Thus, after termination, please contact Employee Benefits Corporation's Participant Services for a Parking – Cash Reimbursement request form. Unused pre-tax amounts will be forfeited to the Employer. Unused post-tax amounts will be returned to you by your Employer.

Note: Besides the post-termination Parking – Cash Reimbursement request form, all other orders and reimbursement requests are processed on the Wired Commuter online ordering platform.

Operation of CommuterEase

The CommuterEase Plan Administrator is your employer. Your employer has full and complete authority, responsibility, discretion, and control over the management, administration, and operation of CommuterEase, including but not limited to:

1. Formulating, adopting, issuing, and applying procedures, rules and changes
2. Altering or amending such procedures and rules in accordance with the law
3. Construing and applying provisions of the Plan
4. Making appropriate determinations concerning eligibility for benefits

Funding

CommuterEase is funded by contributions that you elect to make from compensation received from your employer. Your employer may decide to make contributions as well. The bicycling benefit is 100% employer funded. If your Qualified Parking Expenses or Transit Expenses exceed the monthly statutory limit, you may use post-tax dollars to pay for the additional amount of the expense. Please consult My Company Plan for details specific to your company's plan design.

Notice of Denials and Appeals –Parking Cash Reimbursement Only

If your Parking – Cash Reimbursement request is denied in whole or in part, a written notice of denial shall be furnished to you within a reasonable period of time, not to exceed 30 days after receipt of the request by WiredCommuter. Upon receipt of a denial, you must appeal the denial, in writing, to WiredCommuter within 45 days (seeking reconsideration of the denial).

Termination and More Information**Assignment of benefits**

You cannot assign your plan benefits to anyone else. The plan will not reimburse anyone other than you or your estate for covered expenses.

Termination of CommuterEase

Your employer reserves the right to modify or terminate CommuterEase at any time. You will be advised of such changes.

The Complete Plan Document

This is a summary of CommuterEase. The complete Plan Document is available from your employer. If there is any inconsistency between this summary description and the Plan Document, the Plan Document is the most accurate resource.

Employee Benefits Corporation

P.O. Box 44347
Madison, WI 53744-4347

Contact Employee Benefits Corporation

Contact Employee Benefits Corporation if you have any questions about CommuteEase.

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