

CommuteEase goes to work to help you do the same.

Commute Ease

The dollars you use for approved transportation expenses can be tax-free.

Take more of your pay home with you.

The road to more take-home pay starts here. The IRS allows you to use pre-tax dollars for your daily commuting expenses, including transit and parking. This could save you as much as 30% on transit and parking - which adds up to a very powerful benefit and a substantial take-home bonus to your paycheck.



Easy does it

Taking advantage of this solution is extremely simple.

Every month, you will log-in to your own account by going to our website, www.ebcflex.com, and linking to the WiredCommute online ordering platform where you'll select whatever fare media or vouchers you need for the following month. You determine which product, which provider and how much you want to spend on each (within the approved monthly limits). Then each order will be mailed directly to you in time for the next month.

A very smooth ride

We offer more than 100,000 different types of tickets and passes for your transit and parking needs. Chances are we have exactly what you're looking for.

And once you make your decisions and place your order, you can set it to automatically repeat month after month. We will also send you an email each month, reminding you of your order.

How does funding work?

You have until the tenth of each month to make your purchases for the next month. CommuteEase then lets your employer know how much to withhold from your payroll.

Hi-ho, hi-ho

With CommuteEase, you save more than money - you also save precious time. No more standing in lines to buy subway tickets or bus passes. Everything you need to commute using tax-free dollars is right at your fingertips.



Green means Go!

It's easy, efficient and environmentally-friendly too. CommuteEase is designed to reward commuting choices that use less energy and save resources. That means happier employees and a healthier planet.

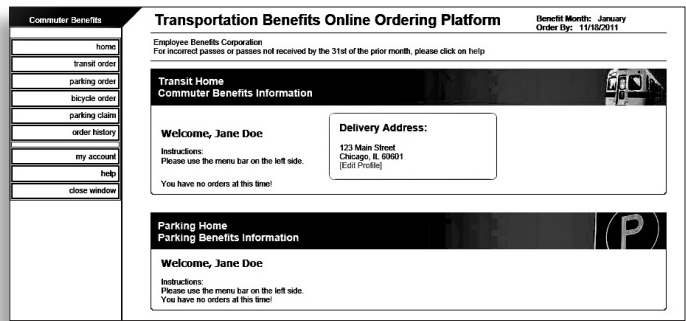
Why pay more for your daily commute?
CommuteEase gets you there and back
with the power of pre-tax dollars.

Employee
Benefits
Corporation

CommuteEase includes two categories of expenses: Transit and Parking.

1 TRANSIT

When you use public transportation for your daily commute (e.g., trains, buses, subways, vanpooling), you're making a smart choice. You're choosing a commuting solution that reduces fuel, congestion and pollution. And you're taking advantage of an Internal Revenue Code (IRC) provision that lets you pay for your commuting expenses with pre-tax dollars. There are several options for using this benefit:



Commuter Check Vouchers

The most flexible way to pay for transit expenses. These vouchers can be used to purchase transit passes, tickets, cards, or other fare media. You can order multiple Commuter Check Vouchers with specific denominations for different transit options. The vouchers are valid for 15 months and are a great option for both frequent and infrequent riders.

Commuter Check Card Prepaid MasterCard®

A reloadable commuter benefit card that is accepted at transit retail centers nationwide or used at fare vending machines. No more waiting in long lines. No receipts are necessary, but we recommend that you keep receipts for your tax records. You will receive one card which you can pre-fund in your online account every month.



Your election amount will be loaded on your card on the 23rd of the prior month to give you time to purchase your commuter benefits.

Fare Media

Order various transit passes, tickets and smart cards offered by participating transit authorities across the nation. Fare media is region-specific and varies by greater metropolitan areas (GMA). Upon selecting your GMA, you will be presented with a list of transit authorities that serve that particular region and you will have access to a catalog of products offered by those transit authorities.

Different Employer Plans Offer Different Benefit Options!

Not all of the options listed in this brochure will be available to you. Check with your employer or review your company's specific CommuteEase documentation (My Company Plan) before requesting or ordering specific options.

Ordering your transit products online is easy!

You can access the WiredCommuter online ordering platform through our website: ebcflex.com. Once you've logged in, go to the "Future Plans" tab prior to your plan's effective date to order. Select your greater metropolitan area (GMA). Then find your providers and select the various products you want to order.

Make sure to specify the correct delivery address for your products. And be sure that if you have a change of address, that you update it on both the WiredCommuter and Employee Benefits Corporation sites.

If you are unable to locate your Transit provider, select the "click here" tab and complete the attached form, and we will work to add the requested provider. You will be notified within 10 business days on the status of your request.

You can also set your order so that it recurs every month automatically. You will not be able to set recurring orders for one of your transit products and non-recurring for others. The entire monthly order must be set to recur.

You also have the option to delete your entire order. If you select "Delete Entire Order," you will remove all products and recurring options from your cart for that particular category.

Two ways to SAVE!

2 PARKING

Parking your vehicle can be expensive. Day after day. Every hour you work, a percentage of your paycheck is going to the cost of keeping your car in a lot or a ramp. Thanks to the Parking benefit, now you can minimize that cost. There are several options for you:

Monthly Direct Pay

This convenient solution allows you to enter your parking provider data and CommuteEase will directly handle your monthly parking payments. You must have an existing relationship with a parking provider in order to use this option.

Commuter Check for Parking Vouchers

These vouchers are made payable directly to parking providers and you can use them to pay for your commute-related parking expenses. The vouchers may be used to purchase more than one type of parking and you can order as many vouchers as needed for multiple parking providers. The vouchers come in flexible denominations and are valid for 15 months.

Commuter Check Card Prepaid MasterCard® For Parking

This prepaid card solution offers you the functionality of a voucher with the convenience of a reloadable, personalized prepaid card for use at parking facilities nationwide. No receipts are necessary with this option, but we recommend that you keep receipts for your tax records. You will receive one card which you can pre-fund each benefit month.

Your election amount will be loaded on your card on the 23rd of the prior month to give you time to purchase your commuter benefits.

Parking Cash Reimbursement

You can elect a monthly amount to be set aside from your paycheck into a pre-tax spending account. Once you have incurred out-of-pocket qualified parking expenses, you can submit a reimbursement request, along with receipts (if required by your employer).

If receipts are required, you must submit a receipt showing the provider's name, the date or dates and the amount of the expense.



Remember: CommuteEase can send parking payments directly to your parking provider.

IMPORTANT ORDERING INFORMATION

- Employees placing their first order prior to the effective date of CommuteEase will need to use the “Future Plans” tab after logging into Employee Benefits Corporations website at www.ebcflex.com. Once you pass the effective date, all information will appear in the “Current Plans” tab.
- If you are new to CommuteEase and you are placing an order for the first time, be careful not to double order with another pre-arranged order.
- You can modify your order any time up to the 10th of the prior month.
- Not all vouchers and fare media are the same. Sometimes your order is date-restricted and sometimes not.

Exception for NYC commuters

Employees who use the Long Island or Metro North Rail (NYC) **must place your orders by the 4th**. This is an exception from the general rule that orders must be placed by the 10th.

Employees using those two transit authorities may wish to use the Commuter Check Card Prepaid MasterCard® for Transit.

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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Employee Benefits Corporation

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