Welcome to WageWorks!

We have exciting news to share with you! Beginning January 1, 2018, your new Commuter benefit will be administered by WageWorks, a leading provider of consumer-directed benefits in the United States. Our current administrator, Choice Strategies, was acquired by WageWorks. This communication informs you of important information about participating in these benefits.

What is changing?
The chart below will emphasize key dates for transitioning your Commuter benefits with WageWorks.

<table>
<thead>
<tr>
<th>Important Date</th>
<th>What to expect during this period</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 27, 2017</td>
<td>First day to register and elect for January Commuter benefits at <a href="http://www.wageworks.com">www.wageworks.com</a></td>
</tr>
<tr>
<td>December 10, 2017</td>
<td>Initial election cut-off for the WageWorks Commuter benefit program; the window to elect closes at 11:59pm EST.</td>
</tr>
<tr>
<td>March 31, 2018</td>
<td>Final date to spend-down cards or submit claims for reimbursement with Choice Strategies.</td>
</tr>
<tr>
<td>January 1, 2018</td>
<td>First benefit month with WageWorks</td>
</tr>
<tr>
<td>June benefit month</td>
<td>Remaining unused card or claims pre-tax balances will be transferred as pre-tax credits. Credits will be available to apply towards the June 2018 benefit elections. Your pre-tax credit will reduce your payroll deduction until exhausted. See additional information below regarding Commuter Credits.</td>
</tr>
</tbody>
</table>

How do I sign up for the program?
Visit WageWorks at [www.wageworks.com](http://www.wageworks.com). When asked for your ID Code in the self-identification process, please use the last four digits of your unique ID. Once you’ve completed your WageWorks profile, follow these steps to complete your enrollment:

1. From the Welcome page, click on the Commuter icon.
2. Click on the ‘Place Commuter Order’ link.
3. Step through the process to place your order.
4. An order confirmation email will be sent after the order is placed.

How do I place an election?
Place your elections online directly through the WageWorks website at [www.wageworks.com](http://www.wageworks.com). Your election options may include transit passes and vouchers, reloadable VISA debit cards, direct to parking payments and parking reimbursements in your local area. Receive your passes and cards mailed directly to your home address. Select one-time or recurring order frequencies or specify necessary calendar months for use.
What are the pre-tax election limits?
The IRS Section 132 pre-tax monthly limits for 2018 are $255 for parking and $255 for transit. You may contribute through your employer for elections exceeding the IRS limits on a post-tax basis. For example, if you select a transit pass that costs $300 per month, $255 (the 2018 pre-tax limit) will be deducted from your paycheck pre-tax and the remaining $45 will be deducted as post-tax.

Are there any deadlines?
Make election changes by the 10th of each month for the upcoming benefit month. Commuter deductions will now be taken from your paycheck the month prior to the actual month you receive the benefit (i.e., deductions for January will be withheld from the last pay cycle in December).

What will happen to my commuter balance leftover with my former administrator?
Unclaimed balances remaining with your current administrator will be transferred to WageWorks as a pretax payroll credit. This payroll credit balance is different from an account or card balance; rather, it is an actual credit that will be applied towards and reduce your future payroll deductions when you order transit fare media or pay for parking through the WageWorks program.

How do you use a pretax payroll credit?
Importantly, in order to apply a credit, you must place a WageWorks Commuter Benefit election by the designated cutoff date. To participate, login to the WageWorks Participant Site at www.wageworks.com and select Employee Login, then select the ‘Commuter Account’ icon -> ‘Place Commuter Order’.

When will my pretax credit balance be available to me?
Credit balances will transfer the month following your final claims end date with your current administrator and apply starting with the payroll period related to the next election cutoff date. Because of this, even if you have a balance with your former administrator, expect to experience a few months of payroll deductions while the balances are being transferred to WageWorks.

May I submit a reimbursement request for my unused credits?
The WageWorks program complies fully with Section 132(f) meaning a prospective election must be placed in order to participate and enroll for a payroll deduction for Commuter Benefits; this includes even a Parking Pay Me Back (PMB) reimbursement. Since all requests are for future benefits, WageWorks will not be able to reimburse you for former expenses incurred in months prior to your first benefit month.

As a reminder, you must file any claims with your former benefits administrator by: March 31, 2018
Will my credit balance be loaded directly to my WageWorks debit card?

Payroll credit balances are not the same as an account balance on a debit card. Similar to the Parking PMB, to request a WageWorks debit card for parking or for transit, you must order by the election cutoff date to receive a card. Your debit card would be issued and loaded for the upcoming benefit month for the amount you elect. When your payroll deduction is made, your remaining credit balance will be reduced by the election value up to the pre-tax limit.

For example:

Employee X has a credit of $200 and elects for $80 per month for a transit debit card.

<table>
<thead>
<tr>
<th>Cutoff Date</th>
<th>Related Benefit</th>
<th>Election Amount to loaded to Debit Card</th>
<th>Credit Balance</th>
<th>Credit Applied</th>
<th>Payroll Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 10, 2018</td>
<td>August 2018</td>
<td>$80</td>
<td>$200</td>
<td>(-$80)</td>
<td>$0</td>
</tr>
<tr>
<td>August 10, 2018</td>
<td>September 2018</td>
<td>$80</td>
<td>$120</td>
<td>(-$80)</td>
<td>$0</td>
</tr>
<tr>
<td>September 10, 2018</td>
<td>October 2018</td>
<td>$80</td>
<td>$40</td>
<td>(-$40)</td>
<td>$40</td>
</tr>
<tr>
<td>October 10, 2018</td>
<td>November 2018</td>
<td>$80</td>
<td>$0</td>
<td>$0</td>
<td>$80</td>
</tr>
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</table>

*Regardless of the available credit balance, only the amount elected ($80 in this example) would load onto Employee X’s card.

Can I request leftover balances be returned to me for non-use?

The Section 132(f) compliance regulations ask participants to place a prospective, irrevocable election. Unapplied balances would not be available for request as a taxable benefit less administrative circumstances relating to the correction of payroll.

Do credits ever expire?

No, credits will remain on your account indefinitely as long as you remain active employee and eligible to participate in the commuter program. However, if you leave your employer or terminate, all credits are to be forfeited.

Find additional resources including FAQ’s on the Commuter benefit by visiting www.wageworks.com and selecting ‘EMPLOYEES’ then ‘Commuter Benefits.’

If you have any questions, please contact WageWorks Customer Service at 1-877-924-3967 Monday through Friday, from 8 a.m. to 8 p.m. Eastern.

Sincerely,

Your Team at WageWorks

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