

COMMUTER BENEFIT

ACCOUNT

THE COMMUTER BENEFIT ACCOUNT (CBA) CAN REIMBURSE YOU FOR ALLOWABLE COMMUTER AND TRANSIT COSTS WITH TAX FREE DOLLARS.

ELIGIBLE EXPENSES

- **Commuter Parking**

Expenses incurred by an employee to park their car on or near the business premises of their company and / or expenses incurred by an employee to park their car on or near a location from which the employee commutes to work.

- **Commuter Transit**

Expenses incurred for any pass, token, fare card, voucher or similar item entitling a person to transportation if such transportation is on mass transit or provided by any person in the business of transporting persons in a vehicle with a seating capacity of at least six adults (excluding the driver).

- **Commuter Vanpools**

Travel between the employees' residence and place of employment in a vehicle that has seating capacity of at least six adults and at least 80% of the mileage use of such vehicle is for the purpose of transporting employees to and from work.

YOUR STEPS TO SAVINGS!

1 REALIZE THE TAX SAVINGS

You can set aside pre-tax money into an account to be reimbursed for eligible transportation expenses. Savings will depend on your tax bracket. For example, if you are taxed at 25% and you enroll for an annualized amount of \$3,780 for qualified expenses (\$315 per month), you would save \$945 in taxes.

2 ESTIMATE YOUR EXPENSES

Plan for your upcoming expenses. A list of allowable expenses can be found to the right. Further information can be found at www.flores247.com.

3 ENROLL AND MANAGE YOUR ACCOUNT

Contact your Human Resources Department to find out how to enroll for this benefit. Flores will send a custom Participant ID number via mail or email to help you manage your account. Contact information can be found on the back of this flyer.

COMMUTER BENEFIT FAQs

FREQUENTLY ASKED QUESTIONS

CAN I MANAGE MY ACCOUNT ONLINE?

Absolutely! When you enroll, you will be sent a Flores Participant ID number you can use to create an account at www.flores247.com. You can view your account balance, transaction history, and more.

Be sure to visit the Settings page to provide your email address and enroll in SMS text alerts to stay updated.

CAN I MAKE A CHANGE TO MY DEDUCTION OR STOP MY DEDUCTION MID-YEAR?

You may enroll, cease participation or make any changes to contribution amounts when permitted by your employer. Please refer to your CBA Company Policy Statement, found on www.flores247.com, to determine how mid-year changes are handled.

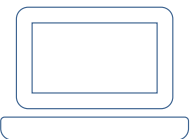
HOW MUCH CAN I BE REIMBURSED PER MONTH FOR PARKING AND TRANSIT EXPENSES?

Monthly reimbursements are limited based on the current IRS maximum for parking and transit benefits. Please visit our website at www.flores247.com, or call 800.532.3327 for more information in regards to current maximum reimbursement limits.

I'M ALSO ENROLLED IN HEALTH CARE FSA. WILL I HAVE A SEPARATE MASTERCARD FOR MY FSA?

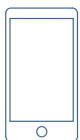
No. If you are enrolled in any other Flores-administered benefits utilizing the Flores Benefits Card, your funds for each plan will be loaded onto the same card.

HOW DO I OBTAIN MY ACCOUNT DETAILS?



WEBSITE

Visit www.flores247.com and log in using Participant ID or User Name and password



MOBILE APP

Download our mobile app from your app store



PID & PASSWORD ASSISTANCE

Dial 800.840.7684

WHAT HAPPENS TO ANY UNUSED FUNDS AT THE END OF THE PLAN YEAR?

In some cases, as long as you continue to participate in the Commuter Benefit Account, unused funds from the prior plan year may roll into the current plan year. In other cases, unused funds not requested by the claims filing deadline will be forfeited. Please refer to your CBA Company Policy Statement to confirm how unused funds are handled by your employer.

WILL I HAVE A DEBIT CARD?

If your employer has chosen to offer a debit card, you may use your Flores Benefits Card at the point of purchase to pay for your parking and/or transit expenses. Please note that your debit card will not allow you to spend more than you have contributed to date. You also cannot swipe the card for an amount that exceeds the IRS monthly maximum in a given month.

WHAT EXPENSES ARE NOT ELIGIBLE UNDER THE ACCOUNT?

Ineligible expenses include, but are not limited to, cab / taxi fare, mileage, tolls and business-related travel.

DO YOU OFFER A MOBILE APP FOR MY SMARTPHONE?

Yes! The Flores Mobile app is available to download for free in the Apple Store or Google Play Store. You can use it to view balance information as well as transaction history.

HOW DO I SUBMIT DOCUMENTS TO FLORES?

ONLINE

Visit www.flores247.com and upload documents securely

MOBILE

Download Flores Mobile smartphone app
Available for Apple or Android devices

MAIL

Flores & Associates, LLC
PO Box 31397
Charlotte, NC 28231

FAX

704.335.0818 or 800.726.9982

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CUSTOMER SERVICE 1.800.532.3327