

What are the monthly pre-tax limits?

Effective January 1, 2012, pre-tax deductions are allowed up to the limit of **\$125** per month for public transportation, vanpooling and an additional **\$240** for parking. You can participate in both parking and transit at the same time (park-and-ride).

How much money can I save with this program?

Use your tax-free dollars to pay for your commuting expenses and you can reduce your commuting costs by up to 40%!

What other benefits does it give me?

Benesyst provides home delivery of transit products. No more standing in line to buy tickets! Your desired fare passes or tickets will be sent directly to your home. You can also set up your order to be recurring, so you don't have to do anything until you want to make a change.

What expenses can be pre-tax?

- Mass transit—may be publicly or privately operated and includes bus, rail and ferry.
- Vanpools and Commuter highway vehicles
- Qualified Parking - parking at or near your place of employment or parking at a location from which you commute such as park-and-ride is a qualified expense.

What expenses aren't included in this program?

Carpooling, mileage, tolls, and fuel are not part of this program. Business travel and reimbursed expenses are also excluded.

Do I need to submit any receipts?

You do not need to submit any receipts when you order your passes online.

Can I order the exact pass that I use now?

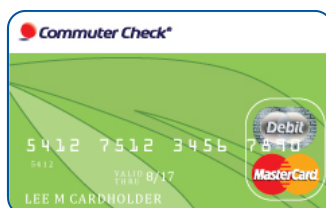
Yes, we offer more than 100,000 different types of tickets and passes. If you don't see what you need, contact us and we'll add it for you.

Do I have to remember to place my order each month?

No, you can set your order up as recurring, and can elect to receive monthly reminder that you have an order.

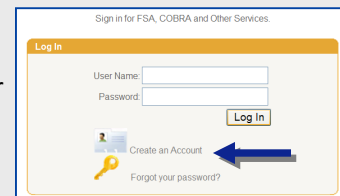
Is a debit card available?

Yes, you can order a debit card for both transit and parking. The **Commuter Check Card for Transit** is accepted at designated transit retail centers where **only** transit products are sold.

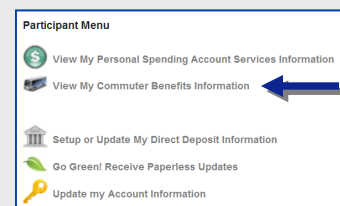


You can enroll any month online at www.benesyst.net. You must make your selections by the **10th of the month** (orders for *Long Island Railroad* and *Metro North Railroad* must be placed by the 4th) to receive your order by the first day of the **following** month.

The first time you visit www.benesyst.net, you will go to Login in the upper right hand corner and select "Create an Account" and follow the instructions to create your account.

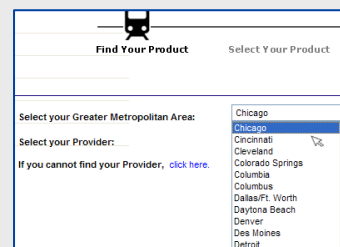


After logging in and being presented with the Participant Menu, select "View My Commuter Benefits Information".



Placing a Transit Order

1. Select your Greater Metropolitan Area (GMA)
2. Select your provider from the list of transit authorities.
3. Choose from the catalog of transit products offered.
4. Select denomination, quantity, account number or other data if required for the particular product you have selected.
5. Set Recurring Options then click Purchase.



In the event you utilize more than one provider, such as a bus for part of your commute and a train for the other part, you will need to order each pass separately.

Placing a Parking Order

select *Parking Order* from the menu on the left. Select the option that works for you and follow the prompts.

1. *Monthly Direct Pay* allows us to send payment directly to your parking provider. Type in your provider's name and select the provider's payment address. You will enter information about your garage, parking amount and your account number.
2. *Commuter Check for Parking* are vouchers made payable to the provider and can be used instead of cash or personal check.

Placing a Card Order

Go to your Commuter Benefits page and select the type of card you want to order: Transit or Parking. Enter the value you would like loaded onto your card and answer two security questions for identity verification. Confirm your order and account settings, review the card terms and conditions and click Purchase.

Commuter Check Card for Parking offers the functionality and convenience of a reloadable, personalized, debit card for use at parking facilities nationwide. No receipts are necessary with this solution, just swipe and go.