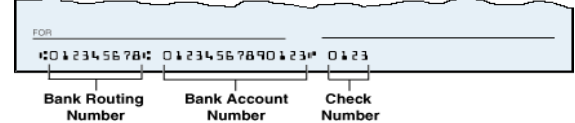


BENEFITS CARD

The Benefits Card provides direct access to your Commuter Expense Reimbursement Account (CERA), allowing you to pay for eligible transportation expenses at qualified locations wherever MasterCard™ is accepted. When you use your Benefits Card, you no longer have to pay for eligible expenses out of your pocket and wait for reimbursement, since money is deducted directly from your CERA account at the time of purchase. You may have to submit supporting documentation.

DIRECT DEPOSIT

By having your CERA transportation expense reimbursement directly deposited into your bank account, you eliminate the hassle of having to go to the bank each time you receive a check. Instead of receiving a reimbursement check in the mail, you will receive a Direct Deposit Remittance Advice. The Remittance Advice will indicate the date your claim was paid, the amount that will be deposited to your bank account and an Explanation of Benefits (EOB). All direct deposits will be initiated on the same day as the normal check reimbursement date. Deposits may take up to two (2) business days to appear in the designated account. Should you make any changes to your bank account, such as account closure or change in account number, please notify BenefitHelp Solutions immediately. If there is an interruption in the direct deposit service, you will receive checks for any reimbursement claims paid during that time. You may cancel participation in the direct deposit program at any time.



IRS AND OTHER REQUIRED TERMS & CONDITIONS

- ACCEPTABLE CERA PLAN TERMS:** I agree to abide by the terms, conditions and provisions of the Plan contained in the Company's Plan Document. I acknowledge my right to examine the Plan Document or obtain a copy from my Human Resources department.
- RESPONSIBILITY:** I acknowledge that the Internal Revenue Code permits me to claim reimbursement only for my tax deductible expenses incurred after the effective date of my CERA elections and I assume full responsibility for all taxes, penalties, interest or other consequences which may be assessed to me by any state, federal or other governmental taxing authority as a result of my requesting and receiving reimbursement from the CERA for disallowed expenses. I understand that I may make a new CERA election based on anticipated expenses. The new election must be made prior to the date on which the new expenses/coverage becomes effective.
- PLAN MODIFICATION:** I have been informed that the CERA offered by my employer may be modified from time to time and I agree that my employer may cancel or amend the CERA according to their independent judgement and discretion without my consent or prior notice to me.
- SOCIAL SECURITY:** I choose to participate in the CERA knowing that my salary reduction elections may reduce my FICA withholdings (Social Security) and that this may reduce my Social Security benefits upon retirement.
- FORFEITURE:** I understand that I must claim reimbursement for eligible expenses incurred during the plan year for which I was an active participant, within 180 days from the date on which the expense is paid, not to exceed the plan's runout period as stated in my Summary Plan Description. If any unused amounts remain in my account(s) these amounts will be forfeited.
- BENEFITS CARD:** If it is determined that the Benefits Card paid for an ineligible expense, I will either refund my account the amount of the ineligible expense or offset the ineligible expense with an eligible expense. I understand that if I do not provide supporting documentation as required, my Benefits Card may be deactivated until my account is settled. By declining to order a Benefits Card at Open Enrollment or when first offered, I may not be able to order one until the next Open Enrollment period.