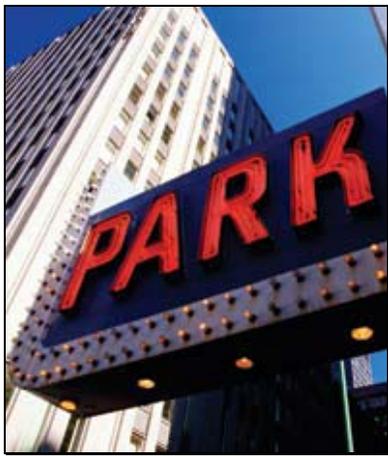


Online Commuter Benefits



Participant Guide





Online Commuter Benefits

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Online Commuter Benefits Participant Guide

Introduction

Online Commuter Benefits (OCB) is a convenient, easy-to-use online ordering platform that allows you to order your transit passes and set up your direct pay or commuter checks for parking through a single online source.

The way the product works is simple:

1. You make your election through your employer.
2. Your employer sends the election information to ADP. Once we receive the election information, you will be able to access the Commuter Benefits portion of www.flexdirect.adp.com.
3. You can now go to the website and place your order(s). You will need to provide your personal credit card information for orders that exceed your pre-tax balance. When the order(s) are placed, your pre-tax balance will be used first and any remaining balance will be charged to your personal credit card.

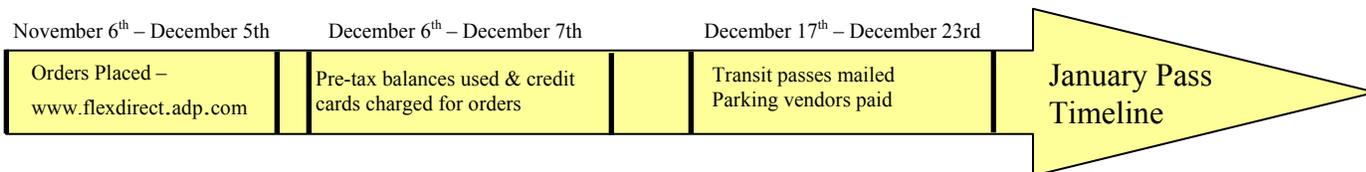
This guide gives step-by-step instructions for how to use the ordering platform as well as making edits after you have placed orders.

Order Cycle

You have until the 5th of each month to place your orders for passes that will be effective the following month.

Here is a sample timeline for a January pass:

Ordering	November 6 th – December 5 th
Balances	December 6 th - 7 th the system will check and use any pre-tax balance available. If there isn't enough money to cover the cost of the pass, your credit card will be charged the difference.
Fulfillment	December 17 th – 23 rd



Note: If you did not provide a credit card number when you placed your order and there is not enough money in your pre-tax account to cover the cost of the order, the order will NOT be processed.

Continued on next page

Online Commuter Benefits Participant Guide, Continued

Paper Claims



If your company allows you to submit paper claims, we will suspend processing paper claims between the 5th and the 11th of each month. This will prevent processing a paper claim and using pre-tax balances that are needed for purchasing Commuter Benefits products using the online platform. We will resume processing paper claims after the online products ordering information has been received.

Ordering Platform

Introduction

All new transit and/or parking orders, order history, and changes to existing orders can be made from the main page of the transportation benefits ordering platform. If you are a new user to the ADP Spending Account website, you'll need to register your online account before you can gain access to your account information.

First Time User Follow the steps below to register your account online.

Step	Action
1	<p>Go to www.flexdirect.adp.com and select the link "Never accessed this site".</p> 

Continued on next page

Ordering Platform, Continued

First Time User (continued)

Step	Action
2	<p>Enter the required information and click Submit. A temporary password will be e-mailed to you.</p> <p>Note: If our system is unable to automatically verify your identity or there is no e-mail address on file, you will need to contact your Participant Solution Center for assistance.</p> 
3	<p>If our system has an e-mail address on file, you will receive the following e-mail with your temporary password.</p> 

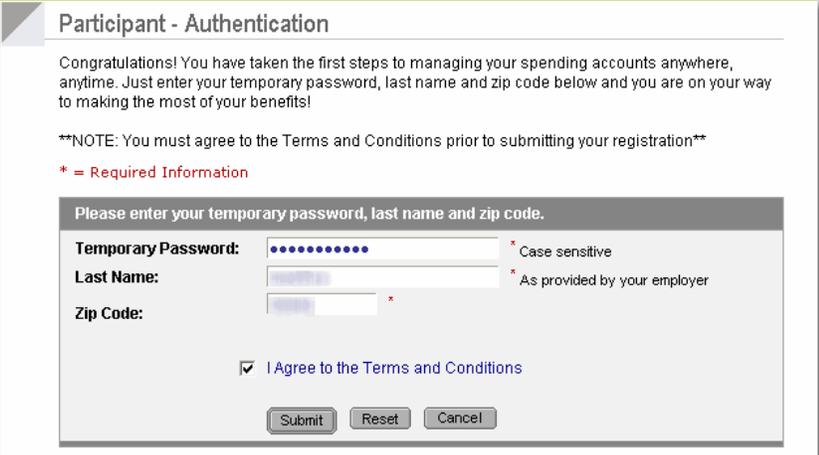
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Ordering Platform, Continued

Registering your Account

Once you have received your temporary password, follow the steps below to complete the registration process.

Note: Temporary passwords expire 15 days from the date they are issued.

Step	Action
1	<p>Go to www.flexdirect.adp.com and select the link “Received Temporary Password”.</p> 
2	<p>Complete the fields below and click Submit.</p> 

Continued on next page

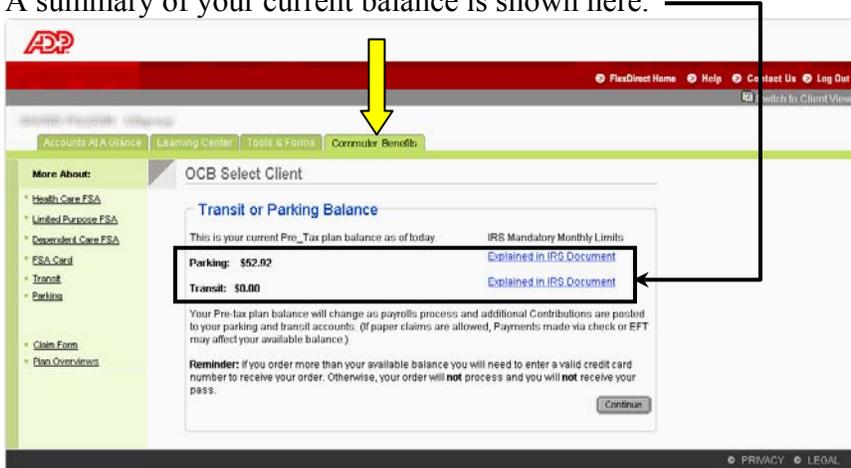
Ordering Platform, Continued

Registering your Account (continued)

Step	Action
3	<p>Complete the Participant Registration page:</p> <ul style="list-style-type: none"> • Create a User Name and Password. • Select and answer 4 challenge questions. These questions will be randomly presented if you forget your username or password. You can change these at any time through the <i>Participant Profile</i> tab on the website. • Authenticate your user profile. • After completing all fields, click Register and you should now have full access to your Spending Account information.

Accessing Commuter Benefits

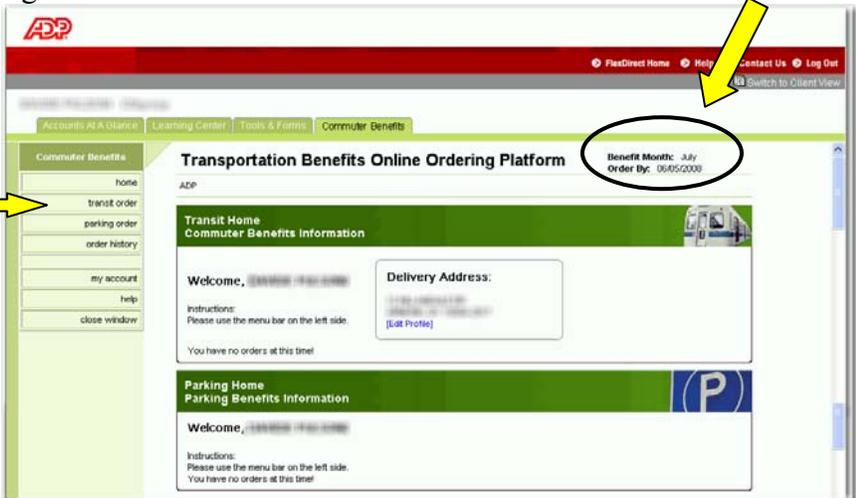
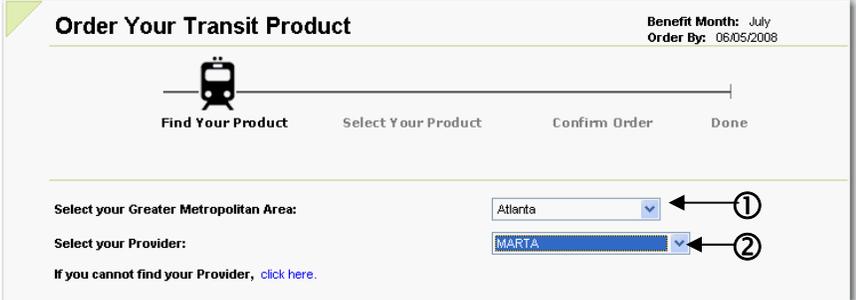
After you are logged on to the ADP Spending Account website, you can access the transportation benefits ordering platform within the site.

Step	Action
1	<p>Click the <i>Commuter Benefits</i> tab. A summary of your current balance is shown here.</p> 
2	<p>Click the Continue button. The main page of the ordering platform will be displayed</p>

Transit Orders

New Order

After you have accessed the main page of the ordering platform, follow the steps below to make a new transit order:

Step	Action
1	<p>Click <i>transit order</i> on the left-hand side of the page. The benefit month and ordering deadline are shown in the upper right-hand corner of the window.</p> 
2	<p>To Find Your Product: ① Select your Greater Metropolitan Area, and ② Select your Provider from the drop-down.</p> 

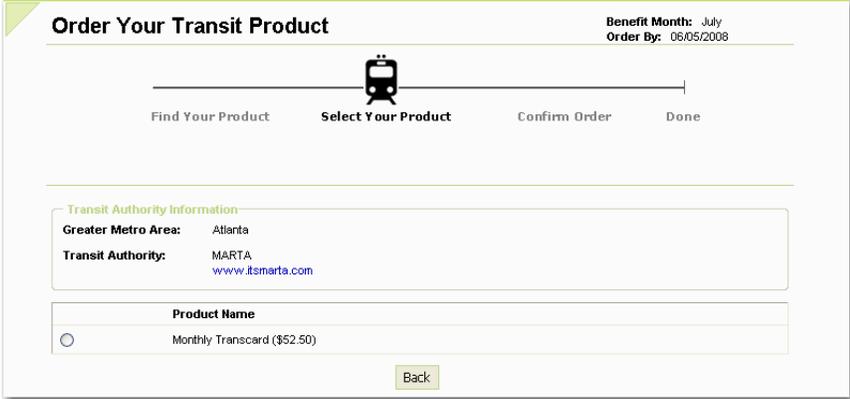
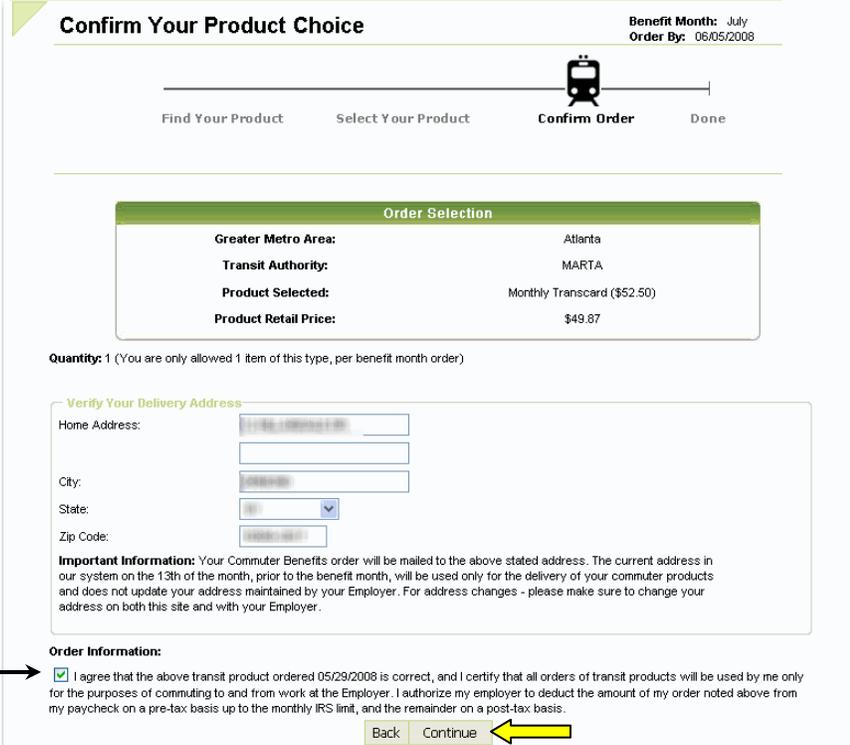


Note: If your provider is not listed, follow the steps for New Provider.

Continued on next page

Transit Orders, Continued

New Order (continued)

Step	Action
3	<p>The products available will be displayed.</p> <ul style="list-style-type: none"> • Select the product you would like to order. 
4	<p>A summary of your order will be displayed.</p> <ul style="list-style-type: none"> • Click the order certification, and • Click Continue to place the order. 

Continued on next page

Transit Orders, Continued

New Order (continued)

Step	Action
5	<p>If there are not enough funds in your pre-tax account to cover the cost of your purchase, you must enter your credit card information to ensure fulfillment of your product.</p> <ul style="list-style-type: none"> • Select the <i>I WANT to provide...</i> to provide credit card info, or • Select the <i>I DO NOT want to provide...</i> if you do not want to provide credit card information. Skip to Step 7. <div data-bbox="548 674 1398 1293" style="border: 1px solid black; padding: 10px;"> <p>Backup Credit Card Request Benefit Month: July Order By: 06/05/2008</p> <hr/> <p style="text-align: center;"> Find Your Product Select Your Product Confirm Order Done </p> <p style="text-align: center;">Your order may require a post tax fulfillment source.</p> <div style="border: 1px solid green; padding: 5px; margin: 10px 0;"> <p style="text-align: center; background-color: #4CAF50; color: white; margin: 0;">Credit Card Backup:</p> <p>This order for will be submitted against the balance in your transit spending account.</p> <p>Please provide a Credit Card to cover any amount not available in your pre-tax balance on the 9th day of every month. This will ensure that your order will be fulfilled if your available pre-tax balance is less than your order.</p> <p>For Example: If you place a transit order of \$80.00 for May, and you only have \$75.00 in your pre-tax balance on April 11th, unless you provide a valid Credit Card, your order cannot be fulfilled.</p> <p>Options:</p> <ul style="list-style-type: none"> <input checked="" type="radio"/> I WANT to provide a Credit Card to ensure proper fulfillment of my transit order every month. By providing a Credit Card, any amount not covered by my pre-tax balance will be charged to my Credit Card. If I stop participation in this plan, I will need to cancel any recurring orders. <input type="radio"/> I DO NOT want to provide a credit card to cover any amount over my pre-tax balance. By selecting this option, I understand that my order may not be fulfilled. <p>If your recurring order is not fulfilled due to lack of funds, credit card rejection or ending of plan participation, your pending recurring orders will be cancelled. You will need to re-enter and place a new order to reinstate future recurring orders.</p> <p style="text-align: center; margin-top: 10px;">Back</p> </div> </div>

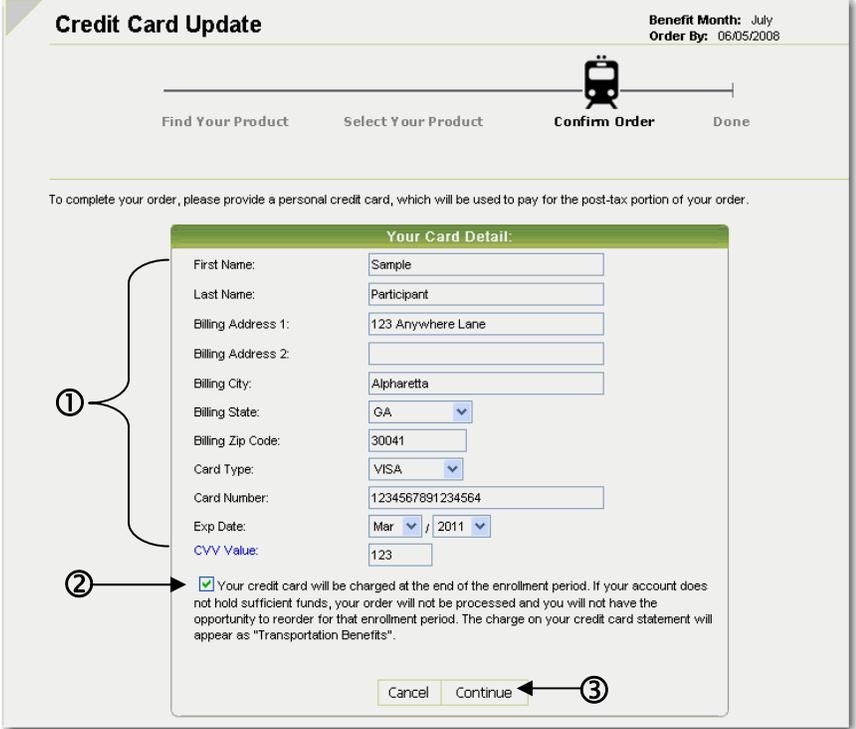
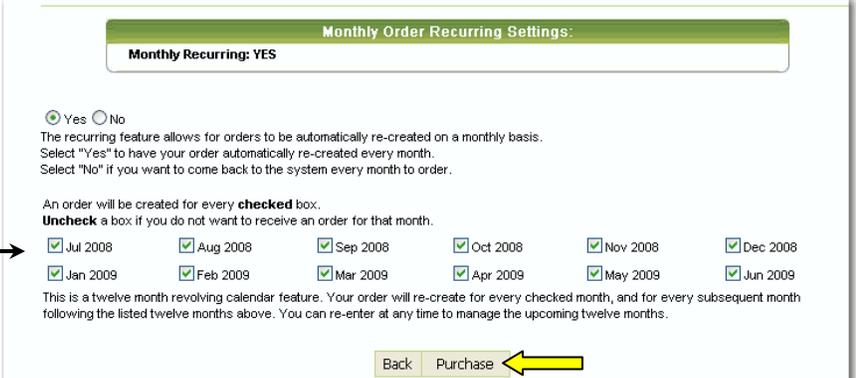


Note: If you do NOT provide credit card information and there is not enough money in your pre-tax account to cover the cost of the order, the order will NOT be processed.

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Transit Orders, Continued

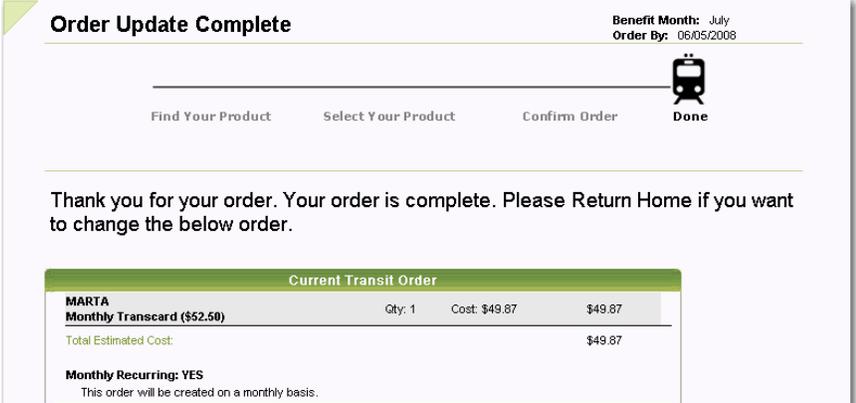
New Order (continued)

Step	Action
6	<p>① Enter your card information, ② Read and click the authorization below the credit card detail, and ③ Click Continue.</p> 
7	<ul style="list-style-type: none"> • Select Yes to have the order automatically re-created each month, and uncheck the months you do NOT want an order. • Select No if you want to come back and order each month, and • Click Purchase. 

Continued on next page

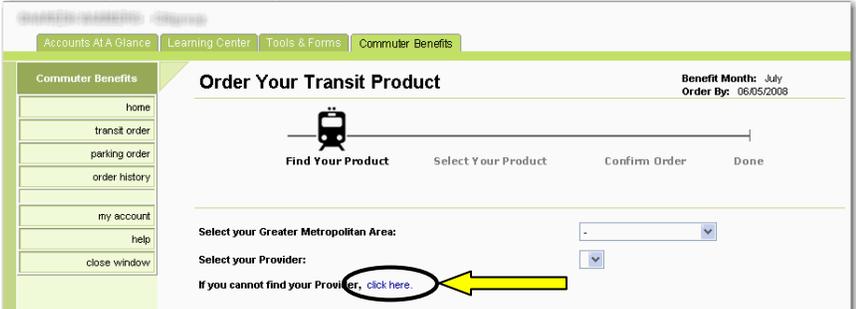
Transit Orders, Continued

New Order (continued)

Step	Action
8	<p>Your order is complete.</p> 

New Provider

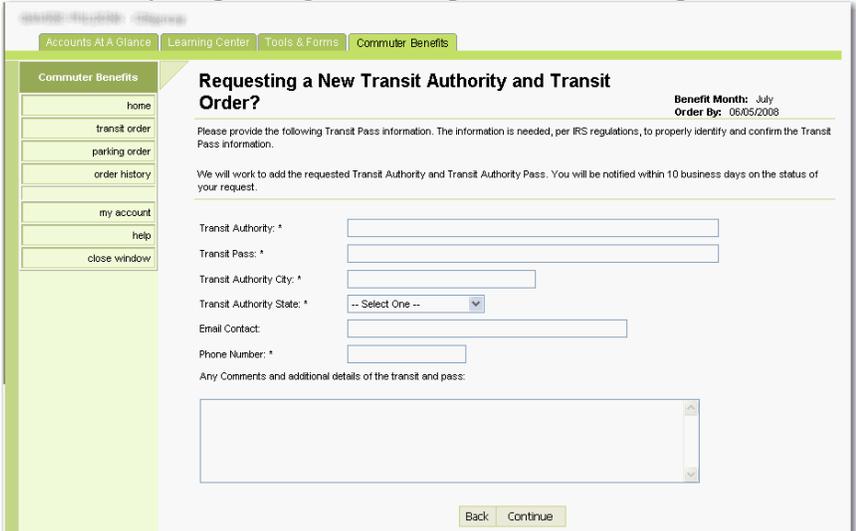
If you cannot find your provider on the site, follow the steps below:

Step	Action
1	<ul style="list-style-type: none"> • Click <i>transit order</i> from the left-hand side of the page, and • Click <i>If you cannot find your Provider, click here.</i> 

Continued on next page

Transit Orders, Continued

New Provider (continued)

Step	Action
2	<ul style="list-style-type: none"> • Type the requested information, and • Click Continue. <p>We will contact the transit provider to establish a relationship or set up your requested pass. This process takes approximately 10 business days depending on the response time of the provider.</p> 



Note: It is up to the provider if they want to set up a relationship. This request does not constitute an order or guarantee a relationship will be established. Once you receive notice of the status of your request, you can return to the site to place your order.

Continued on next page

Transit Orders, Continued

View Current Orders

Current orders can be viewed on the main page of the ordering platform. The fare media ordered, price, and recurring status are shown.

The screenshot shows the ADP website interface. The top navigation bar includes links for FlexDirect Home, Help, Contact Us, and Log Out. Below this is a secondary navigation bar with Accounts At A Glance, Learning Center, Tools & Forms, and Commuter Benefits. The main content area is titled 'Transit Home Commuter Benefits Information'. It features a welcome message, a delivery address field, and a 'Current Transit Order' section. A yellow arrow points to the 'Current Transit Order' section, which displays the following information:

Current Transit Order			
MARTA Monthly Transcard (\$62.50)	Qty: 1	Cost: \$49.87	\$49.87
Total Estimated Cost:		\$49.87	
Monthly Recurring: YES			
This order will be created on a monthly basis.			

Order History

To view order history, click *order history* on the left-hand side of the page. For more details about the order, click the reference number.

The screenshot shows the ADP website interface with the 'Order History' page selected. The left-hand menu has 'order history' highlighted with a yellow arrow. The main content area is titled 'Order History' and shows a list of completed orders. A yellow arrow points to the reference number in the table below.

Reference Number	Benefit Month	Status	Order Type
12345678	July, 2008	APPROVED	Transit



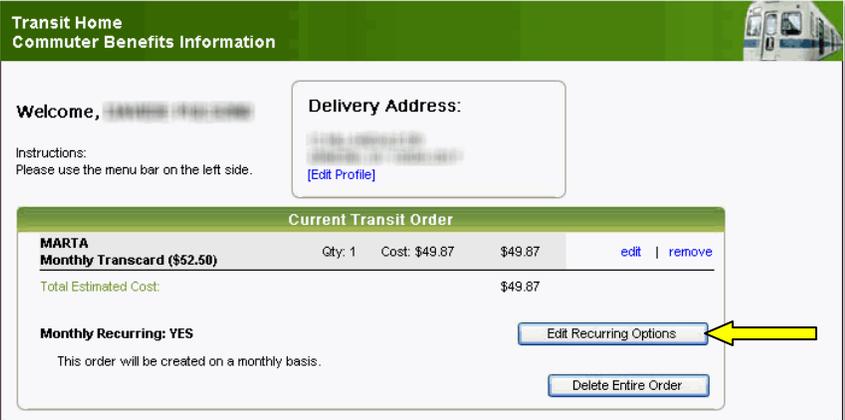
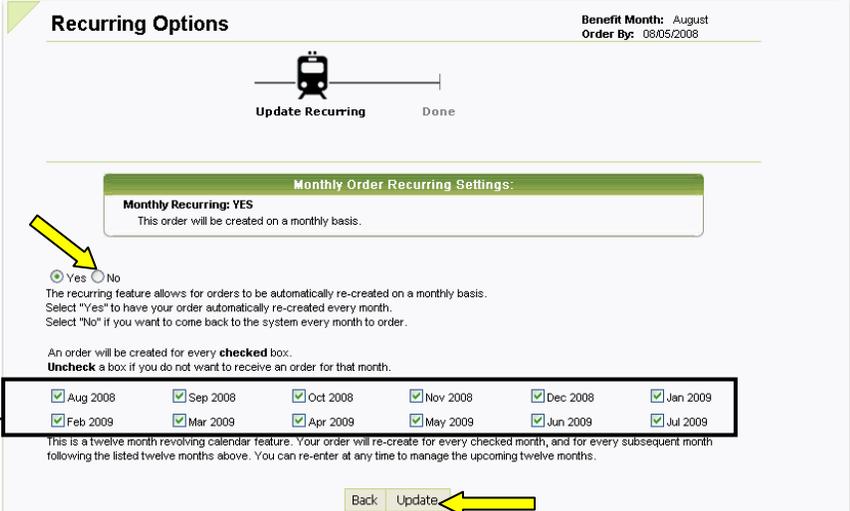
Note: Only orders that have processed/cycled will be displayed here.

Continued on next page

Transit Orders, Continued

Edit Recurring Orders

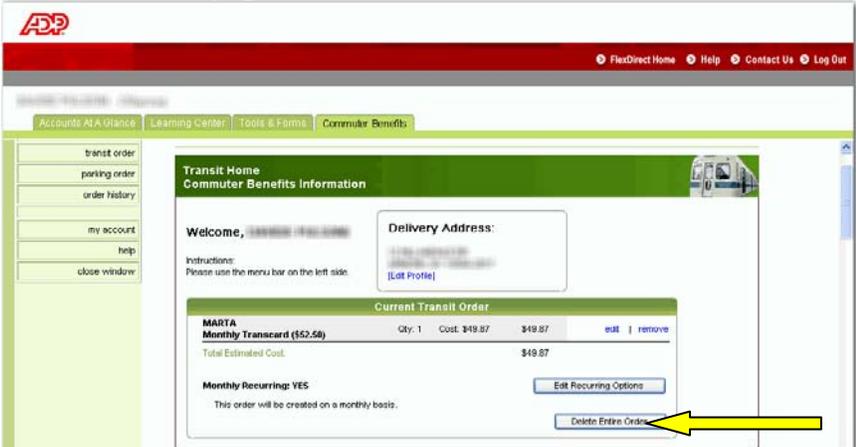
If you need to edit a recurring order, follow the steps below:

Step	Action
1	<p data-bbox="548 457 1234 489">From the Home page, click Edit Recurring Options.</p>  <p>The screenshot shows the 'Transit Home' page with a green header. Below the header, there is a 'Welcome' message and a 'Delivery Address' section. The main content area is titled 'Current Transit Order' and displays a table for 'MARTA Monthly Transcard (\$52.50)'. The table has columns for 'Qty', 'Cost', and 'Total Estimated Cost'. Below the table, there is a 'Monthly Recurring: YES' section with a note 'This order will be created on a monthly basis.' and two buttons: 'Edit Recurring Options' (highlighted with a yellow arrow) and 'Delete Entire Order'.</p>
2	<ul data-bbox="548 930 1331 1045" style="list-style-type: none"> • If you want to stop your passes from recurring, click <i>No</i>, or • Uncheck the months you do not want to receive a pass, and • Click Update.  <p>The screenshot shows the 'Recurring Options' page. At the top, it says 'Benefit Month: August' and 'Order By: 08/05/2008'. Below this is a progress bar with a train icon and the text 'Update Recurring' and 'Done'. The main section is titled 'Monthly Order Recurring Settings:' and contains a 'Monthly Recurring: YES' section with a note 'This order will be created on a monthly basis.' Below this are radio buttons for 'Yes' (selected) and 'No'. A callout box points to the 'Uncheck a box' instruction and the month selection grid. The grid shows months from Aug 2008 to Jul 2009, with checkboxes for each month. A yellow arrow points to the 'Update' button at the bottom.</p> <div data-bbox="152 1415 472 1514" style="border: 1px solid black; padding: 5px;"> <p>Uncheck months you do not want a pass</p> </div>

Continued on next page

Transit Orders, Continued

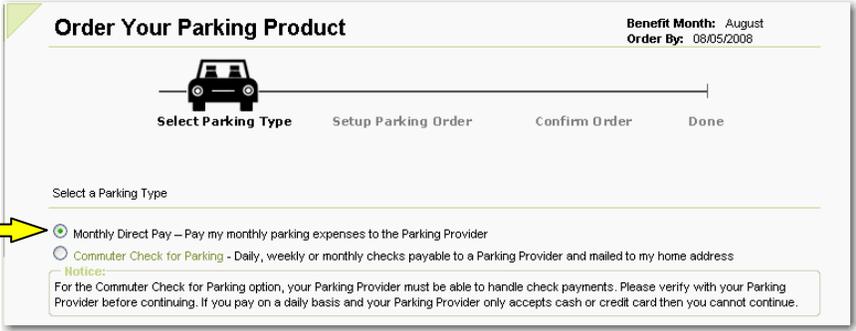
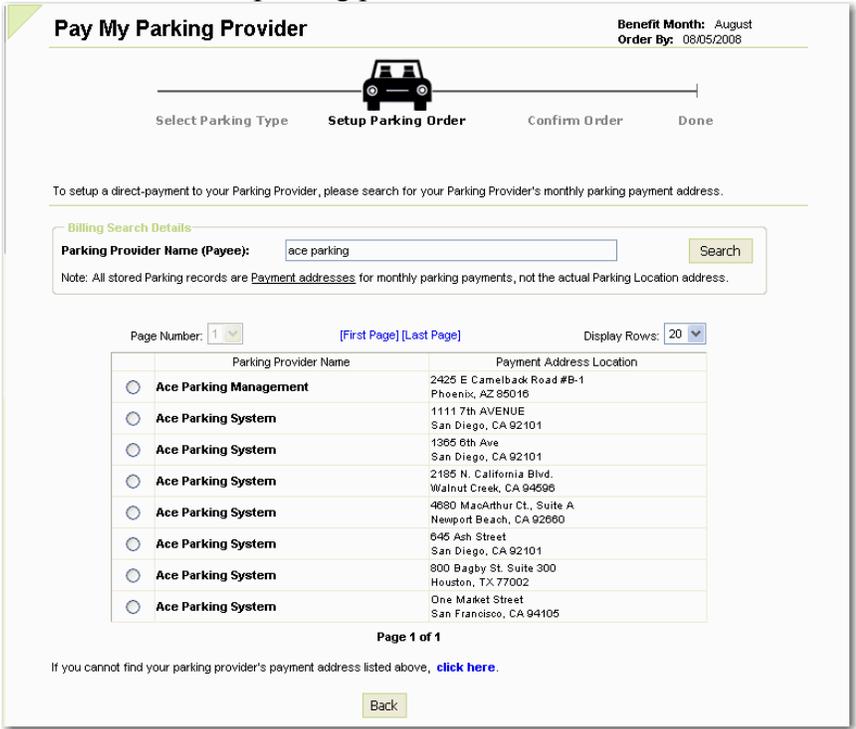
Delete/Change Order To delete an order, follow the steps below.

Step	Action
1	<p>From the Home page, click Delete Entire Order.</p> 
2	<p>Click Delete Order to confirm.</p> 

Parking Orders

Monthly Direct Pay

If you need to set up monthly direct pay, follow the steps below:

Step	Action
1	Click <i>parking order</i> from the left-hand side of the page.
2	<p>Select <i>Monthly Direct Pay</i>.</p> 
3	<ul style="list-style-type: none"> • Type your parking provider, • Click Search to find the provider, and • Select the correct parking provider. 

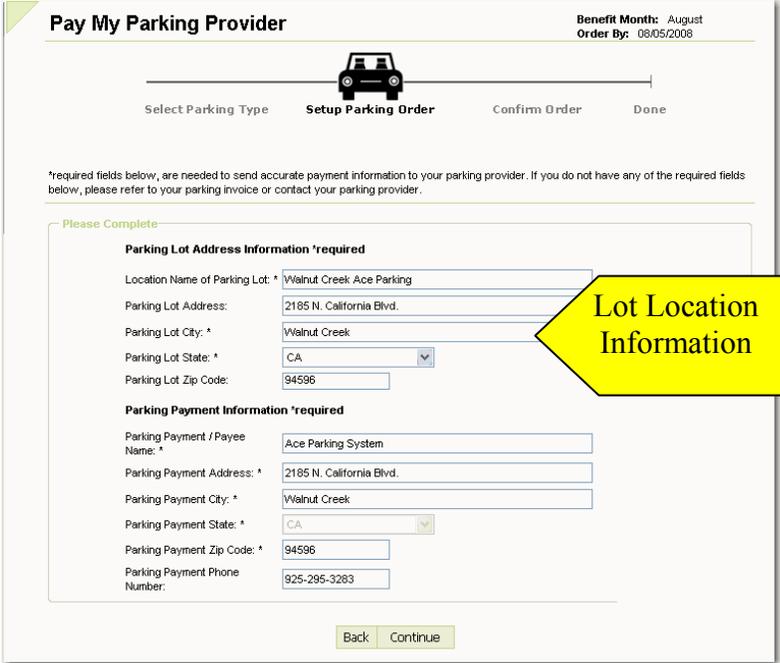


Note: Choose the location based on billing or payment address. This may be different than the physical location of where you park.

Continued on next page

Parking Orders, Continued

Direct Pay (continued)

Step	Action
4	<ul style="list-style-type: none"> Type your parking provider's information into the fields, and Click Continue. 
5	<ul style="list-style-type: none"> Type your monthly parking cost and account number, Check the Monthly Parking Relationship certification, and Click Continue. 

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Parking Orders, Continued

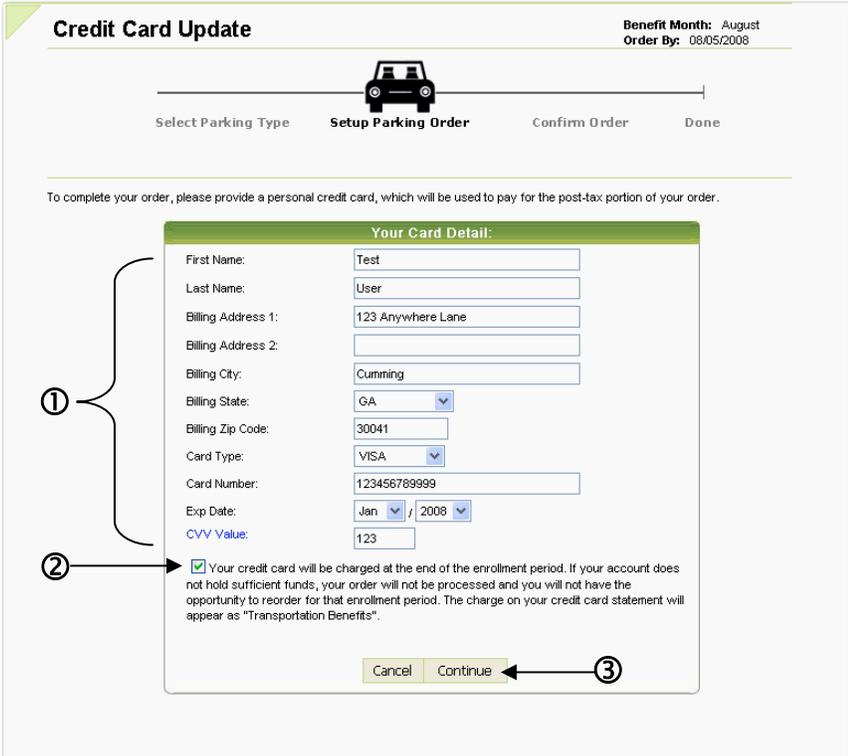
Direct Pay (continued)

Step	Action
6	<p>If there are not enough funds in your pre-tax account to cover the cost of your purchase, you must enter your credit card information to ensure fulfillment of your product.</p> <ul style="list-style-type: none"> • Select the <i>I WANT to provide...</i> to provide credit card info, or • Select the <i>I DO NOT want to provide...</i> if you do not want to provide credit card information. Skip to Step 8. See Note below. <div data-bbox="548 674 1398 1283" style="border: 1px solid black; padding: 10px;"> <p>Backup Credit Card Request Benefit Month: August Order By: 08/05/2008</p> <hr/> <div style="text-align: center;">  </div> <p>Your order may require a post tax fulfillment source.</p> <div style="border: 1px solid green; padding: 5px; margin: 10px 0;"> <p style="text-align: center; background-color: #4CAF50; color: white; margin: 0;">Credit Card Backup:</p> <p>This order for will be submitted against the balance in your transit spending account.</p> <p>Please provide a Credit Card to cover any amount not available in your pre-tax balance on the 9th day of every month. This will ensure that your order will be fulfilled if your available pre-tax balance is less than your order.</p> <p>For Example: If you place a transit order of \$80.00 for May, and you only have \$75.00 in your pre-tax balance on April 11th, unless you provide a valid Credit Card, your order cannot be fulfilled.</p> <p>Options:</p> <p><input checked="" type="radio"/> I WANT to provide a Credit Card to ensure proper fulfillment of my transit order every month. By providing a Credit Card, any amount not covered by my pre-tax balance will be charged to my Credit Card. If I stop participation in this plan, I will need to cancel any recurring orders.</p> <p><input type="radio"/> I DO NOT want to provide a credit card to cover any amount over my pre-tax balance. By selecting this option, I understand that my order may not be fulfilled.</p> <p>If your recurring order is not fulfilled due to lack of funds, credit card rejection or ending of plan participation, your pending recurring orders will be cancelled. You will need to re-enter and place a new order to reinstate future recurring orders.</p> <p style="text-align: center; margin-top: 10px;">Back</p> </div> </div>

Continued on next page

Parking Orders, Continued

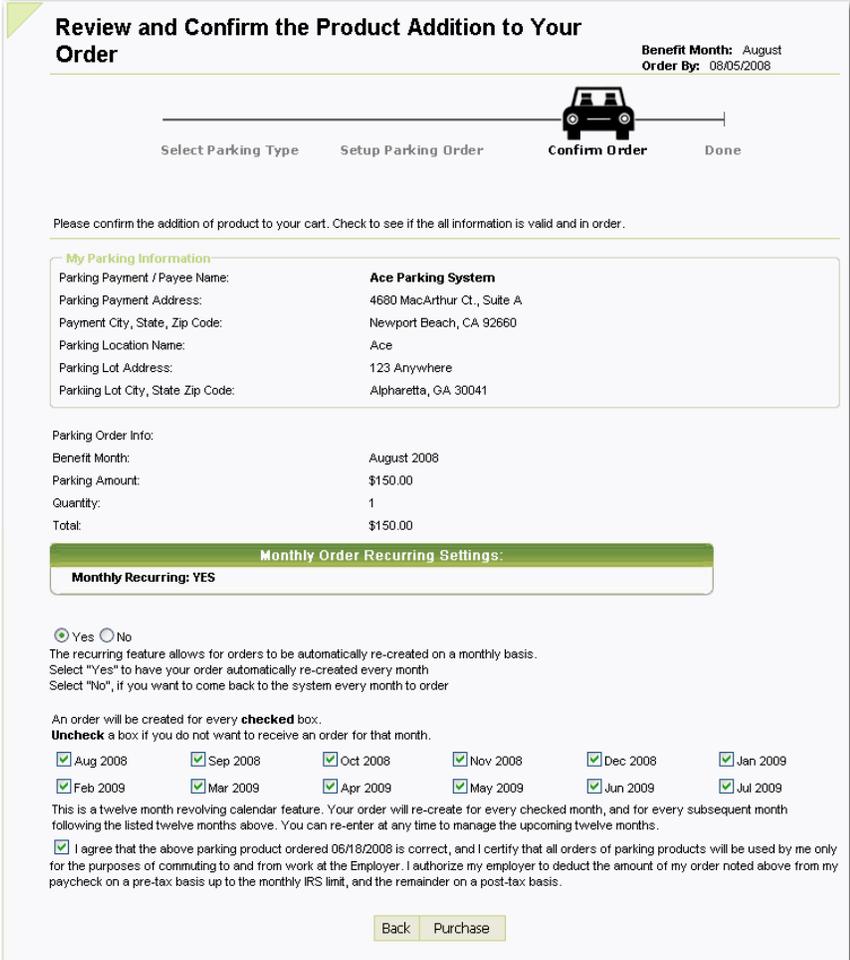
Direct Pay (continued)

Step	Action
7	<p>① Enter your card information, ② Read and click the authorization below the credit card detail, and ③ Click Continue.</p>  <p>Credit Card Update Benefit Month: August Order By: 08/05/2008</p> <p style="text-align: center;"> Select Parking Type Setup Parking Order Confirm Order Done </p> <p>To complete your order, please provide a personal credit card, which will be used to pay for the post-tax portion of your order.</p> <p>Your Card Detail:</p> <p> First Name: <input type="text" value="Test"/> Last Name: <input type="text" value="User"/> Billing Address 1: <input type="text" value="123 Anywhere Lane"/> Billing Address 2: <input type="text"/> Billing City: <input type="text" value="Cumming"/> Billing State: <input type="text" value="GA"/> Billing Zip Code: <input type="text" value="30041"/> Card Type: <input type="text" value="VISA"/> Card Number: <input type="text" value="123456789999"/> Exp Date: <input type="text" value="Jan"/> / <input type="text" value="2008"/> CVV Value: <input type="text" value="123"/> </p> <p> <input checked="" type="checkbox"/> Your credit card will be charged at the end of the enrollment period. If your account does not hold sufficient funds, your order will not be processed and you will not have the opportunity to reorder for that enrollment period. The charge on your credit card statement will appear as "Transportation Benefits". </p> <p style="text-align: right;"> <input type="button" value="Cancel"/> <input type="button" value="Continue"/> </p>

Continued on next page

Parking Orders, Continued

Direct Pay (continued)

Step	Action
8	<ul style="list-style-type: none"> • Select Yes to have the order automatically re-created each month, or • Select No if you want to come back and order each month. • If recurring, uncheck the months you do NOT want an order, • Check the order certification, and • Click Purchase. 
9	Your order is complete.

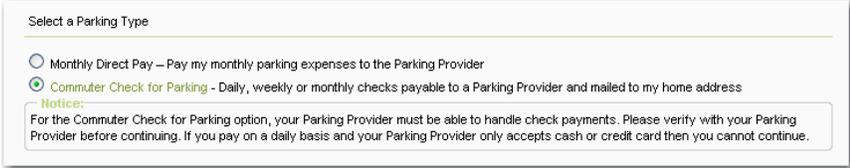
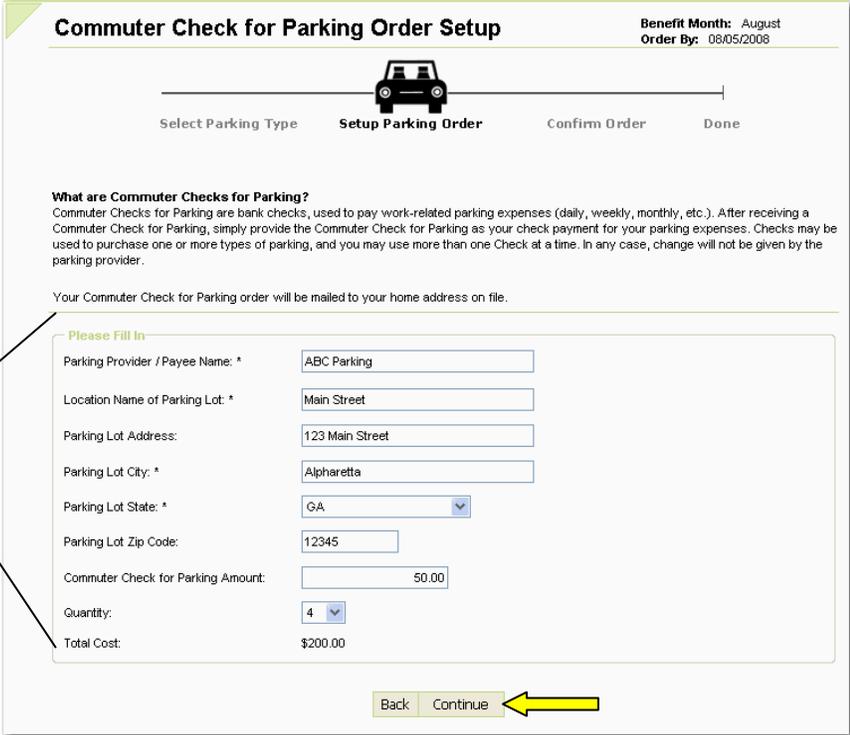
Note: If you do not provide credit card information and there are not enough funds in your pre-tax account to cover the cost to your parking provider, your order will not be fulfilled.

Continued on next page

Parking Orders, Continued

Commuter Checks

If you pay for your monthly parking with a commuter check, follow the steps below:

Step	Action
1	Click <i>parking order</i> from the left-hand side of the page.
2	Select <i>Commuter Check for Parking</i> . 
3	<ul style="list-style-type: none"> Type the parking provider's information in the fields below, and Click Continue. 
4	The remaining steps are the same as for Direct Pay Parking steps 6 - 9. You will need to decide if you want to provide your credit card information and then follow the prompts to complete the order.

IMPORTANT: Your Parking Provider must be able to handle check payments.

*Required fields

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Parking Orders, Continued

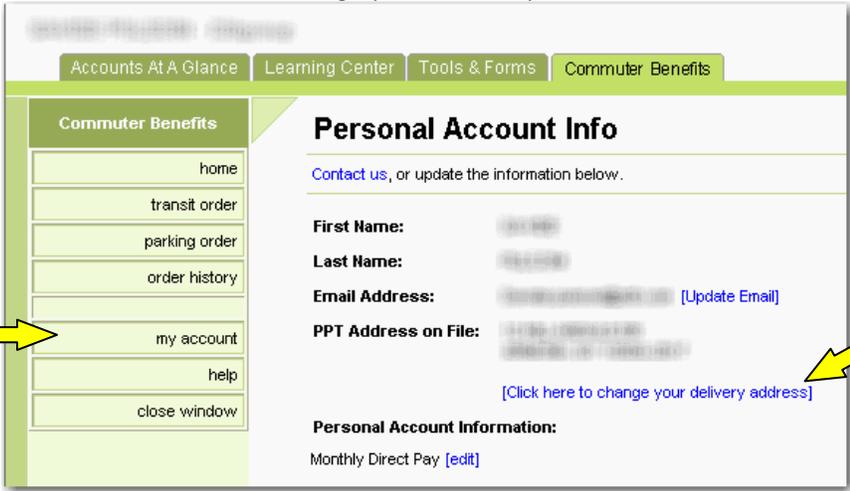
New Provider If you cannot find your parking provider on the site, follow the steps below:

Step	Action
1	<ul style="list-style-type: none"> • Click parking order from the left-hand side of the page, and • Select Monthly Direct Pay.
2	<p>Click <i>If you cannot find your parking provider's payment address listed above, click here.</i></p> click here.' A yellow arrow points to this link. A 'Back' button is also visible at the bottom." data-bbox="338 274 863 474"/>
3	<ul style="list-style-type: none"> • Type the requested information, and • Click Continue. <p>After the information is received:</p> <ul style="list-style-type: none"> • We will work to verify the accuracy of your submitted information by contacting the Parking Provider using the contact information you provided. • If the Parking Provider's payment details are confirmed as accurate, your payment will be sent directly to the Parking Provider. • If we cannot find your Parking Provider or if the information you provide is inaccurate, then your Parking Payment (A Commuter Check for Parking is made payable to the Parking Provider) will be mailed to your home address on file, and you will be responsible to then provide this Commuter Check for Parking to your Parking Provider.

Personal Account Information

Address Change

If you change your address with your employer, it will NOT be changed on the online ordering site. Follow the steps below to update your address:

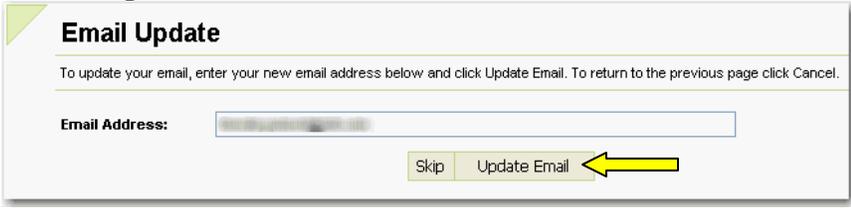
Step	Action
1	<ul style="list-style-type: none"> • Click <i>my account</i> from the left-hand side of the page, and • Click <i>Click here to change your delivery address</i>. 
2	<ul style="list-style-type: none"> • Type your new address, • Check the disclaimer, and • Click Update. 

Continued on next page

Personal Account Information, Continued

Change e-mail address

Follow the steps below to change your e-mail address:

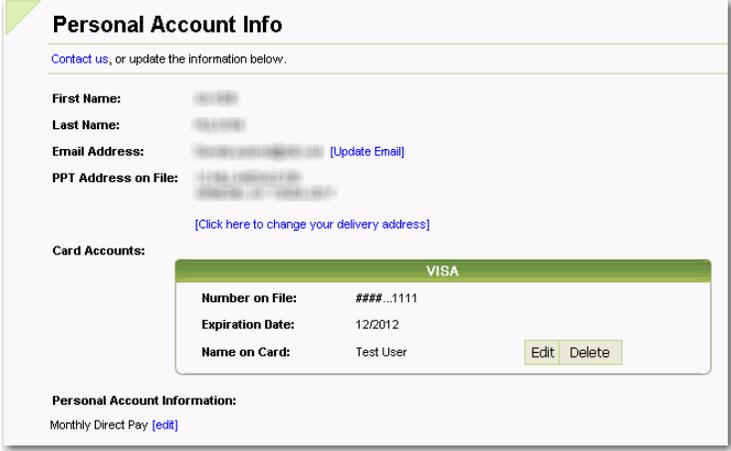
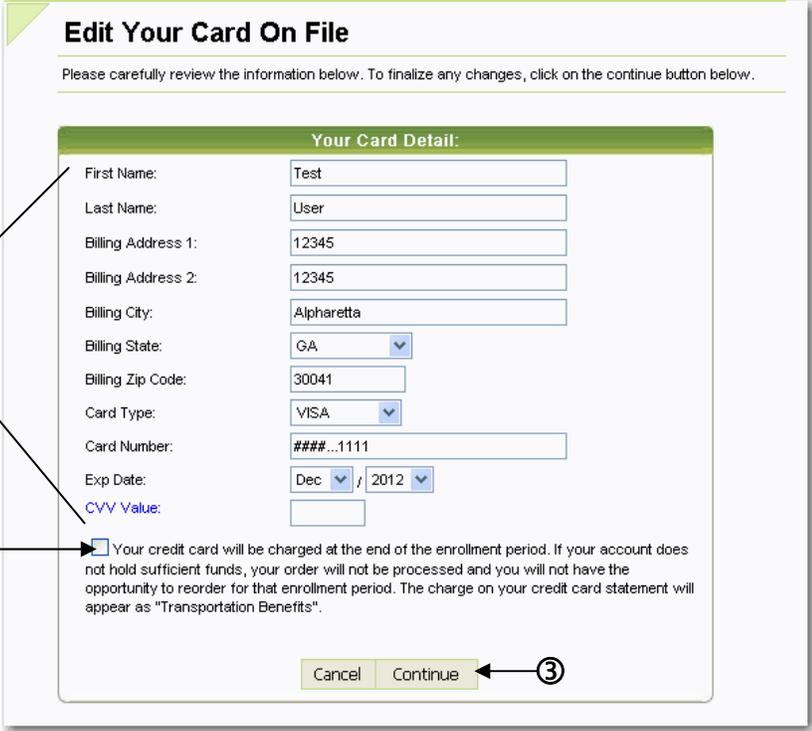
Step	Action
1	Click <i>my account</i> from the left-hand side of the page.
2	Click <i>Update Email</i> .
3	<ul style="list-style-type: none">• Type your new e-mail address, and• Click Update Email. 

Continued on next page

Personal Account Information, Continued

Edit Credit Card Info

Follow the steps below to edit your credit card information:

Step	Action
1	<ul style="list-style-type: none"> • Click <i>my account</i> from the left-hand side of the page, and • Click Edit from the Card Accounts section. 
2	<ol style="list-style-type: none"> ① Enter updated credit card information ② Check the confirmation box, and ③ Click Continue. 

Lost Pass Procedures

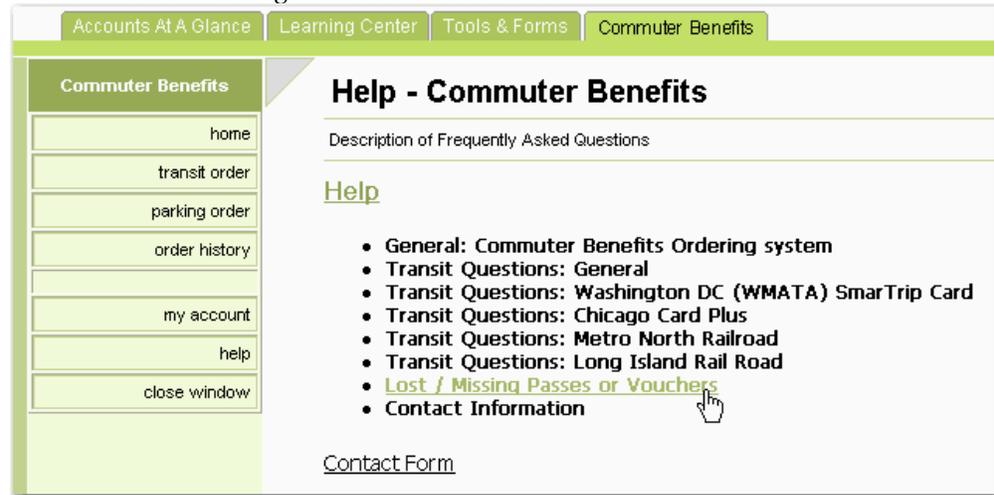
Lost Pass

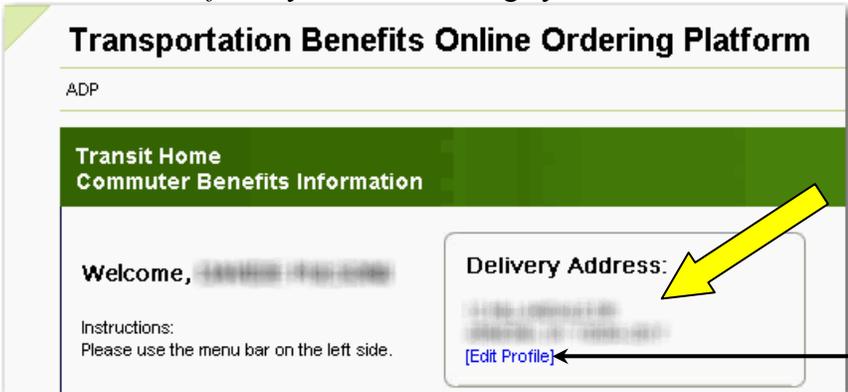
If you never received your pass by the beginning of the benefit month or you received an incorrect pass from the Transit Authority, you must follow these steps to resolve the issue.

Employees will only be reimbursed for one lost pass per calendar year.

These steps can also be found on the website if you:

- Click *help* on the left-hand side of Ordering Platform page, and
- Click *Lost / Missing Passes or Vouchers*.



Step	Action
1	<p>First, verify your delivery address:</p> <ul style="list-style-type: none"> • Logon to www.flexdirect.adp.com, • Click the <i>Commuter Benefits</i> tab, and • Click Continue. • Click <i>Edit Profile</i> if you need to change your address. 

Continued on next page

Lost Pass Procedures, Continued

Lost Pass (continued)

Step	Action
2	<p>Contact the ADP Solution Center by the 3rd business day of the benefit month to report the pass as lost. Fsa_webcare@adp.com or 1-800-654-6695</p> <p>The Solution Center will ask you to complete the Lost Pass Form which can be downloaded from the Help area of the website.</p>
3	<p>You must purchase a replacement pass for the exact amount as the lost pass.</p> <p>You must provide the following 2 pieces of documentation by the 10th of the month for which the missing or late pass was intended to be used.</p> <ul style="list-style-type: none"> • A receipt of your purchased replacement pass, and • A completed Affidavit for Lost Pass Form. <p>Mail the this documentation to the following address: Attn: Customer Service – Lost Pass c/o Fulfillment Department (Express) P.O. Box 620672 Newton Lower Falls, MA 02462-1440 Or Fax to 617-904-1680</p> <p>ADP will determine if the pass is eligible for reimbursement after receiving the above documentation. If eligible, you will receive a check for the cost of the lost pass.</p>

Lost Pass Status

If you have reported a pass as lost, you can track the status of your lost pass on the website by following the steps below.

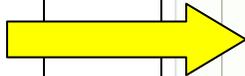
Step	Action
1	<ul style="list-style-type: none"> • Logon to www.flexdirect.adp.com, • Click <i>Commuter Benefits</i> tab, and • Click Continue.
2	Click <i>order history</i> from left-hand side of the page.

Continued on next page

Lost Pass Procedures, Continued

Lost Pass Status (continued)

Step	Action																																																	
3	<ul style="list-style-type: none"> • Click the reference number of the pass that was lost, and • Scroll to the bottom of the window to see the Lost Pass Issue status. <div data-bbox="548 562 1399 1329" style="border: 1px solid black; padding: 10px;"> <p>Order Detail</p> <p>The below contains details about your previously made order.</p> <p style="text-align: center; background-color: #4CAF50; color: white; padding: 2px;">Reference Number: 671077</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Benefit Month: July, 2008</td> <td style="width: 50%;">Company: ADP</td> </tr> <tr> <td>Order Type: TRN</td> <td>Full Name: [REDACTED]</td> </tr> <tr> <td>Order Status: APPROVED</td> <td>PPT Address on File: [REDACTED]</td> </tr> <tr> <td>Order Date: 06/06/2008</td> <td>Recurring: Y</td> </tr> <tr> <td>PO #:</td> <td></td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>Product ID</th> <th>Description</th> <th>Unit Price</th> <th>Qty</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>1004</td> <td>MARTA : Monthly Transcard (\$52.50)</td> <td>\$49.87</td> <td>1</td> <td>\$49.87</td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 5px;">Parking Account Number: 123456</p> <p>Order Status Log</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Time</th> <th>Order Status</th> <th>Payment Status</th> </tr> </thead> <tbody> <tr> <td>6/6/2008 12:12:24 AM PST</td> <td></td> <td>APPROVED</td> </tr> <tr> <td colspan="3">Note: Order Auto Approved.</td> </tr> <tr> <td>6/6/2008 12:12:24 AM PST</td> <td>ORDERED BY USER</td> <td>APPROVED [1131266]</td> </tr> <tr> <td colspan="3">Note: Payment Auto Approved.</td> </tr> <tr> <td>6/6/2008 12:12:02 AM PST</td> <td>ORDERED BY USER</td> <td></td> </tr> <tr> <td colspan="3">Note: Add Order to Member:5561398</td> </tr> </tbody> </table> <p>Lost Pass Issue:</p> <p>Description</p> <p>Comments/Questions</p> <p>Issue Information</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Issue ID</th> <th>Created On</th> <th>Issue Priority</th> <th>Issue Status</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> </div>	Benefit Month: July, 2008	Company: ADP	Order Type: TRN	Full Name: [REDACTED]	Order Status: APPROVED	PPT Address on File: [REDACTED]	Order Date: 06/06/2008	Recurring: Y	PO #:		Product ID	Description	Unit Price	Qty	Amount	1004	MARTA : Monthly Transcard (\$52.50)	\$49.87	1	\$49.87	Time	Order Status	Payment Status	6/6/2008 12:12:24 AM PST		APPROVED	Note: Order Auto Approved.			6/6/2008 12:12:24 AM PST	ORDERED BY USER	APPROVED [1131266]	Note: Payment Auto Approved.			6/6/2008 12:12:02 AM PST	ORDERED BY USER		Note: Add Order to Member:5561398			Issue ID	Created On	Issue Priority	Issue Status				
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Continued on next page

Lost Pass Procedures, Continued

FAQs

What should I do if my original pass arrives after I purchase a replacement pass?

If your pass arrives after you have purchased a replacement pass, you **MUST** return the pass to us. Include the unused pass in an envelope marked "Customer Service – Lost Pass" and mail it to:

Attn: Customer Service – Lost Pass
c/o Fulfillment Department (Express)
P.O Box 620672
Newton Lower Falls, MA 02462-1440

What if I receive the wrong pass in the mail?

Call Customer Service 1-800-654-6695 at as soon as you receive the incorrect pass. Please make sure not to use the pass in any manner.

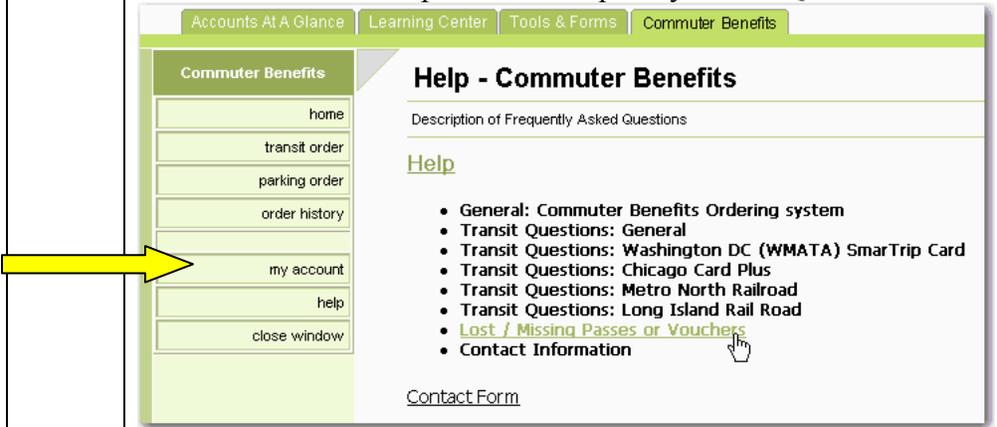


Note: Employees are allowed only one replacement pass reimbursement per year. If you lose more than one pass, it will have to be reviewed for reimbursement eligibility by your employer.

Frequently Asked Questions

Help

On the website ordering platform, there are many frequently asked questions found in Help. Follow the steps below to access Help online:

Step	Action
1	<ul style="list-style-type: none"> • Logon to www.flexdirect.adp.com, • Select <i>Commuter Benefits</i> tab, and • Click Continue.
2	<p>Click <i>help</i> on the left-hand side of the page, and Click a link under Help to view Frequently Asked Questions</p>  <p>The screenshot shows a web page with a navigation bar at the top containing 'Accounts At A Glance', 'Learning Center', 'Tools & Forms', and 'Commuter Benefits'. Below this is a 'Commuter Benefits' sidebar with links for 'home', 'transit order', 'parking order', 'order history', 'my account', 'help', and 'close window'. A yellow arrow points to the 'help' link. The main content area is titled 'Help - Commuter Benefits' and contains a 'Description of Frequently Asked Questions' section with a 'Help' sub-section listing various topics like 'General: Commuter Benefits Ordering system', 'Transit Questions: General', 'Transit Questions: Washington DC (WMATA) SmarTrip Card', 'Transit Questions: Chicago Card Plus', 'Transit Questions: Metro North Railroad', 'Transit Questions: Long Island Rail Road', 'Lost / Missing Passes or Vouchers', and 'Contact Information'. A 'Contact Form' link is at the bottom.</p>

Contact Us

If you need to contact us for any reason, you can reach us by:

Email: fsa_webcare@adp.com
 Phone: 1-800-654-6695

Transit

I didn't receive my pass, what do I do?

- Logon to FlexDirect, select Commuter Benefits tab, and click **Continue**.
- Confirm the order is in the system and has been processed for the benefit month in question. If the order is in the system but not processed then it could be because there were not enough funds available and no credit card information was provided.
- If fully processed, confirm **delivery address** and make corrections if necessary.
- If address is correct, contact us either by Email or phone.

Continued on next page

Frequently Asked Questions, Continued

Parking

I didn't receive my commuter check, what do I do?

- Logon to FlexDirect, select Commuter Benefits tab, and click **Continue**.
- Confirm the order is in the system and has been processed.
- If fully processed, confirm **delivery address** and make corrections if necessary.
- If address is correct, contact us either by Email or phone.

My parking garage says they haven't been paid, what do I do?

- From the Commuter Benefits Home page, verify the billing address of the parking garage.
- If the billing address is correct, please contact us for further assistance.



Note: The billing address is not always the same as the physical address of the parking garage. It is common for the check to be received but not yet applied to the participant's parking account.

Incorrect Addresses

My pass or commuter check was sent to the wrong address, what do I do?

If the address in the system was incorrect, ADP is not responsible. It is your responsibility to update the website with any address changes to ensure your passes and commuter checks are mailed to the correct address. When you placed your order, you certified the order was correct.

Lost Pass

I lost my pass, what do I do?

See section on Lost Pass Procedures for step-by-step instructions.

Continued on next page

Frequently Asked Questions, Continued

Wrong Pass

I received a different pass from what I ordered, what do I do?

- Verify online you ordered a different pass than what you received.
 - If you did receive something different, contact us for further assistance.
-

Ordered Wrong Pass

I received what I ordered, but it isn't what I meant to order, what do I do?

Contact us for further assistance.

Ordering

What if I don't place my order by the ordering deadline?

You would not be able to order a pass for that benefit month. There are no exceptions made to this rule.

Provider Not Found

I don't see the transit authority, parking garage, pass, frequency, etc. that I need, what do I do?

See the Transit Orders or Parking Orders section of this guide for instructions on adding a New Provider.

Continued on next page

Frequently Asked Questions, Continued

Rate Increase Transit

What do I do if the cost of my transit pass increases?

If the cost of the transit pass increases, with the exception of Metro North Railroad (MNR) monthly pass or Long Island Rail Road (LIRR) monthly pass increases, there is nothing that participants need to do to update their election. The transit authority will advise ADP of the new price and the pass will be automatically updated to the new cost. For the month in which the price increase takes effect, ADP will cover the additional cost and the participants' payroll deduction will remain the same. In the month following the price increase, the payroll deduction will reflect the new pass cost plus the additional amount covered by ADP in the prior month. Each month thereafter, the payroll deduction will reflect only the new cost of the pass.

For example:

Month	Pass Cost	Sent to employer on payroll file
Jan	\$20	\$20
Feb	\$25	\$20 (ADP covers \$5 increase)
March	\$25	\$25 + \$5 that ADP covered in Feb

For LIRR or MNR monthly passes in NY, you will have to increase your deduction amount in accordance with the increased rate on the LIRR or MNR websites.

Rate Increase Parking

What do I do if the cost of my parking increases?

If your parking rate is increasing, you will need to update your contribution amount on the ordering website by editing your current order. You will need to increase your parking election to the new amount indicated by your parking provider.

Sample Participant E-mails

Overview

ADP's ordering system creates and sends e-mails to you after you have ordered transit and/or parking products. The e-mails are necessary to inform you of the status of your order(s) as well as account information. ADP's platform uses the e-mail address maintained by you in the "My Account" section of the ordering platform as the designated e-mail address.

Order Confirmation

Delivery: At the time the original order is placed, and when every recurring order is created.

Subject: Thank you for your transit order – Reference #:

Email Content:

PPT NAME,

Reference Number: 01111

Thank you for your Transit order.

Transit Authority: MTA/NYCT
Transit Pass: 30-Day Unlimited Ride MetroCard
Pass Amount: \$76.00
Quantity: 1
Total Price: \$76.00
Recurring Payments: YES
Month of Use: JANUARY

Delivery Address: Address 1
Address 2
City, ST Zip

Thank you,

Customer Support
TPA Name
TPA Phone Number

Continued on next page

Sample Participant E-mails, Continued

Parking Order Confirmation

Delivery: At the time the original order is placed, and when every recurring order is created.

Subject:

Thank you for your parking order – Reference #:

Email Content:

PPT NAME,

Reference Number: 01111

Thank you for your following Parking order.

Parking Provider: Central Parking Corporation

Parking Location: 123 Main Street

Parking Amount: \$230.00

Recurring Payments: YES

Month of Use: JANUARY

Thank you,

Customer Support

TPA Name

TPA Phone Number

Order Approval

Delivery: At the time the order is approved. Approvals take place at the end of the processing cycle.

Subject:

Your transit order has been approved – Reference #:

Email Content:

PPT NAME,

Your following Order has been approved.

Reference Number: 01111

Transit Authority: MTA/NYCT

Transit Pass: 30-Day Unlimited Ride MetroCard

Pass Amount: \$76.00

Quantity: 1

Total Price: \$76.00

Recurring Payments: YES

Month of Use: JANUARY

Delivery Address: Address 1
Address 2
City, ST Zip

Thank you for ordering the above Transit Pass. You will be receiving the Transit Pass in the mail by the 1st of the month of use.

Thank you,

Customer Support

TPA Name

TPA Phone Number

Continued on next page

Sample Participant E-mails, Continued

Order Denial

Delivery: At the time the order is denied.

Email Subject:

Your transit order has been denied – Reference Number:

Email Content:

PPT NAME,

Reference Number: 01111

You recently placed an order for the transit pass detailed below. Unfortunately, your Transit Order has been denied for the following reason:

#REASON#

Post-tax credit card denial
Termination

Transit Authority MTA/NYCT
Transit Pass 30-Day Unlimited Ride MetroCard
Pass Amount \$76.00
Quantity 1
Total Price \$76.00
Month of Use JANUARY

Because the enrollment cycle has closed, you will be unable to procure a pass for this enrollment period. However, you may enroll for subsequent months at this time.

Also, if your order was set as recurring, the recurring status is now turned off.

If you have any additional questions, please do not hesitate to contact us.

Thank you,

Customer Support
TPA Name
TPA Phone Number

Continued on next page

Sample Participant E-mails, Continued

Recurring Order Reminder

Delivery: Ten days before the last order date

Email Subject:
Recurring transit order reminder

Email Content:
PPT NAME,

Reference Number: 01111

The following Transit Order is currently set to a status of "Recurring". Your Transit Order will be processed every month until you change the status.

If there are any changes, or if you wish to edit or cancel this Order please do so immediately.

Transit Authority: MTA/NYCT
Transit Pass: 30-Day Unlimited Ride MetroCard
Pass Amount: \$76.00
Quantity: 1
Total Price: \$76.00
Recurring Payments: YES
Month of Use: JANUARY

Delivery Address: Address 1
Address 2
City, ST Zip

Thank you,

Customer Support
TPA Name
TPA Phone Number

Credit Card Expiration Notification

Delivery: Email is sent 30-days prior to expiration of credit card

Subject: Transit Order – Credit Card Expiration

Email Content:
PPT NAME,

Please be advised that your Credit Card information on file is set to expire.

You must re-enter the ordering platform and update your credit card information before the end of the enrollment period. Go to "my information", update your credit card details, and click on "update".

Please contact us if you have any questions.

Thank you,

Customer Support
TPA Name
TPA Phone Number

Continued on next page

Sample Participant E-mails, Continued

Fulfillment E-mail

Delivery: when transit pass is mailed to the participant

Subject:

Your transit pass has been mailed

Email Content:

PPT NAME,

Reference Number: 01111

Thank you for your Transit order.

The below Transit Pass has been Mailed to the following address:

#STREET1#

#STREET2#

#CITY#

#STATE#, #ZIP#

Transit Authority: MTA/NYCT

Transit Pass: 30-Day Unlimited Ride MetroCard

Pass Amount: \$76.00

Quantity: 1

Total Price: \$76.00

Recurring Payments: YES

Month of Use: JANUARY

You should receive your pass by the last day of the month.

Thank you,

Customer Support

TPA Name

TPA Phone Number

Continued on next page

Sample Participant E-mails, Continued

**Mailed
Fulfillment
Letter**

ADP
P.O Box 12345
City, ST 12345

DATE

PPT NAME,
#MEMBERADDRESS#
#MEMBERCITY,STATE,ZIP#

PPT NAME,

Reference Number: 01111

Transit Authority: MTA?NYCT
Transit Pass: 30-Day Unlimited Ride
MetroCard
Pass Amount: \$76.00
Quantity: 1
Total Price: \$76.00
Recurring Payments: YES
Month of Use: JANUARY

If you have any questions regarding this order please contact us immediately.

Thank you,

Customer Support
TPA Name
TPA Phone Number

Continued on next page

Sample Participant E-mails, Continued

Mailed Refund Letter

ADP
P.O Box 12345
City, ST 12345

November 7, 2008

PPT NAME
PPT Address 1, Address 2«Address_on_LPF»
City, ST ZIP

PPT NAME,

Please see the enclosed bank check for:

Refund for a transit pass never received. This refund is in reference to your purchase of a replacement pass and completing the lost pass procedures.

Reference Number: 01111

Transit Authority: MTA/NYCT
Transit Pass: 30-Day Unlimited Ride MetroCard
Pass Amount: \$76.00
Quantity: 1
Total Price: \$76.00
Recurring Payments: YES
Month of Use: JANUARY

If you have any questions regarding this refund please contact us immediately.

We apologize for the inconvenience.

Thank you,

Customer Support
TPA

Continued on next page

Sample Participant E-mails, Continued

**Rate Change
Email Pending
Order**

TPA
PO Box 620672
Newton Lower Falls, MA 02462-1440

November 7, 2008

PPT NAME
PPT Address 1, Address 2
City, ST ZIP

PPT NAME,

The following Transit Authority, #TRANSIT_TRANSITNAME#, has changed the price of the #TRANSIT_TRANSITPASSNAME# from #OLDPASSAMOUNT# to #FORMATCURRENCY(PASSAMOUNT)#.

This price change will be reflected automatically in your current pending order and all subsequent orders of this specific transit product.

Should you wish to cancel your pending order, you must re-enter the ordering platform and cancel the appropriate pending order.

Thank you,

Customer Support
TPA

Continued on next page

Sample Participant E-mails, Continued

**Rate Change
Email Pending
and Approved
Order**

ADP
P.O Box 12345
City, ST 12345

November 7, 2008

PPT NAME
PPT Address 1, Address 2
City, ST ZIP

PPT NAME,

The following Transit Authority, #TRANSIT_TRANSITNAME#, has changed the price of the #TRANSIT_TRANSITPASSNAME# from #OLDPASSAMOUNT# to #FORMATCURRENCY(PASSAMOUNT)#.

This price change, instituted by the Transit Authority, applies retroactively to one or more of your previously approved orders and all pending and future orders.

The price change necessitates that the retroactive price increase and continuing post-tax portions of your orders be charged to you.

The retroactive portion of previous orders will be reflected as an adjustment fee line item (noted as "Transit Rate Increase Funds Due") on your pending order, while the new price change will be reflected automatically in your current pending order and all subsequent orders of this specific transit product.

Should you wish to cancel your pending order, you must re-enter the ordering platform and cancel the appropriate pending order.

Thank you,

Customer Support
TPA

Transit Authority Details

Overview This section of the guide details passes and regulations that are specific to individual transit authorities and may be out of the ordinary functions of your transit program.

Metro-North Rail Road (MNR) & Long Island Rail Road (LIRR) The Metro Transit Authority (MTA) in New York, the governing body of the Metro North Railroad (MNR) and Long Island Rail Road (LIRR) Transit Authorities (TA), has delivered an agreement for the management of pre-tax monthly transit orders.

Need to Know Facts:

- On the OCB website, participants will enter an amount they would like applied to their Mail & Ride account, which is managed by the participant directly with MNR and/or LIRR.
- ADP will send the ordered amount to MNR and/or LIRR on a monthly basis.
- Payroll Deductions – participants will continue to make their full pre-tax and any post-tax elections via the OCB website. The exact pass amount will be transferred to MNR and/or LIRR. For example, if a participant has a pass order for \$268.00, then the order for the product will be \$268.00.
- Credit Card – participants will be limited to making pre-tax elections only via the OCB website. The pre-tax limit will be transferred to MNR and/or LIRR. The participant will need to order any additional amount directly from MNR and/or LIRR. For example, if the participant wants a \$268.00 pass, they can elect \$110.00 on the ADP ordering website and will pay the remainder directly to MNR and/or LIRR.
- The participant will then be personally responsible to pay any additional amount between the monthly pass managed by MNR and/or LIRR, and the amount selected and paid for on the pay the remainder directly to MNR and/or LIRR ADP ordering website. (For credit card post-tax elections)
- MNR and/or LIRR will apply this amount to the following months transit pass.
- MNR and/or LIRR will mail the transit pass along with an invoice showing the amount paid by ADP and any amount owed by the participant (for credit card post-tax elections) directly to the participant.

Continued on next page

Transit Authority Details, Continued

Charlie Card (MBTA)

MBTA (Massachusetts Bay Transportation Authority) CharlieCard is a reusable and durable plastic card with a computer chip embedded, that employees can recharge automatically every month until the monthly order is cancelled. The “smart” CharlieCard will last for up to five years.

Need to Know Facts:

- MBTA only offers monthly products for the CharlieCard. – You can order either a CharlieCard Monthly Link Pass, or a CharlieCard Monthly Bus Pass.
 - The commuter rail system does not yet have the capability to process CharlieCards.
 - Card is issued by ADP. This means that the initial card can be ordered on the OCB website.
 - Monetary values are not stored on the card. The card has been loaded with a monthly time based pass.
 - Once participant receives the card they should take it to a kiosk at a station and hold the card to the card reader/target which will give them approval to get on the train or bus.
 - Each monthly pass card is equipped with a security feature that prevents use of the card twice in a row at the same terminal.
 - If a participant loses their Charlie Card, and the notification is received by ADP after the 14th of the month participants may receive a paper Charlie Ticket until the Charlie Card request can be fulfilled.
-

Charlie Ticket

The CharlieTicket is a disposable, magnetic stripe pass that may be used on the Commuter Boat, Commuter Rail and Express Buses within the MBTA.

Need to Know Facts:

- Magnetically encoded paper ticket that contains a stored value.
 - Unlimited travel for a pre-set period of time.
 - Distributed to participants every month.
 - Stores single or multiple rides or a T pass on a paper ticket.
 - Once you receive your ticket with the preloaded value, you “insert” your paper ticket at fare gates and on-board fareboxes and the system deducts value from your ticket accordingly.
 - Additional values could be added to the paper ticket at MBTA stations which would be outside the ordering platform of OCB.
-

Continued on next page

Transit Authority Details, Continued

SmarTrip Card (WMATA) The SmarTrip Card is a reusable transit and parking card that allows a new value to be placed on the card as needed for those in the Washington, DC greater metropolitan area.

- The participant will need to purchase and register the SmarTrip Card directly from the WMATA.
- Once the card is received, the participant must register their account information on the ADP site under My Accounts and then submit his/her transit and/or parking order.
- ADP will send the order details to WMATA, who in turn will add the order value to the participant's SmarTrip card.
- On a monthly basis, the participant will be required to activate the new value at a fare machine in the WMATA before it becomes available.

Need to Know Facts:

- The maximum value of the SmarTrip card is \$300.00.
- Unused balances on the card will be returned by the WMATA to ADP. ADP will place the funds in the participant's transit or parking shopping cart for future use.
- The SmarTrip card can be used for both transit and parking, but it does not differentiate between a transit purchase and a parking purchase.
- The WMATA's maximum value on the SmarTrip card does not accommodate both pre-tax limits, much less post-tax amounts above pre-tax limits (if both parking and transit were be loaded to the \$300.00 card max). – The only way around this issue if the participant wanted the full benefit would be to order the full amount for Parking to the card and then \$95 to Transit. The participant could then order a \$10 Washington Metrocheck. This Metrocheck could be loaded to the SmarTrip card after \$10 has been used from the SmarTrip card.
- The SmarTrip Card can be used for both *daily and monthly* parking.
- Daily parking costs \$4.00 per day or the participant can purchase an actual space for the entire month.

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Transit Authority Details, Continued

SEPTA

SEPTA offers a weekly pass on location. This pass is only valid for specific weeks and is only available a few days prior to the valid week.

- Participants must order a Delaware Valley TransitChek to purchase the SEPTA weekly pass for use each month. – The lowest available Delaware Valley TransitChek voucher amount is \$15.00 – not the \$13.00 some participants may expect.
 - ADP cannot purchase SEPTA Single Trip tickets. Instead, the participant can purchase a 10 Trip ticket. – A 10 Trip ticket is good for 6 months, so there should be adequate time to use all the tickets.
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Chicago Card

The Chicago Card Plus is a reusable transit card that allows monthly funding to be placed on the card for participants who use the Chicago Transit Authority (CTA).

- Participants using the Chicago Card Plus must register their card account information on the ADP site under My Accounts.
- The ADP site includes a real time interface with the CTA, thus enabling the participant's registration information to be transferred to the CTA and the ability to immediately place their order.
- Participants who do not have the Chicago Card Plus and would like to order it online may do so using our online platform. The CTA will send the reusable card directly to the participant after the enrollment period closes.
- When participants place orders with ADP for their Chicago Card Plus, they need to provide a PIN which is obtained from CTA. ADP does not have access to reset or create this PIN.

Need to Know Facts:

- There is a \$5.00 fee for the initial card or a replacement card.
 - The fee is passed back to the participant via their payroll deduction amount.
 - The participant's initial deduction will be \$5.00 more than their election amount.
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Transit Authority Details, Continued

Freedom Card The Freedom Card is offered by PATCO in the Philadelphia metro area. It is a refillable card that is replacing the current magnetic stripe card offering. PATCO is currently upgrading all of their terminals to accept only the Freedom Card.

- Participants using the Freedom Card must purchase the card from PATCO and must register their card account information on the ADP site under My Accounts.
- During the conversion period, it is recommended that participants maintain both the Freedom Card and a magnetic stripe card until all utilized terminals have converted exclusively to the Freedom Card.

Need to Know Facts:

- There is a \$5.00 fee for the initial card or a replacement card.
 - The fee is passed back to the participant via their payroll deduction amount.
 - The participant's initial deduction will be \$5.00 more than their election amount.
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