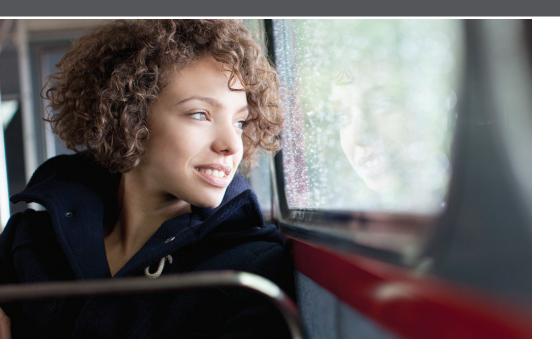


Transportation Services



Add Optum Financial Transportation Services to your benefits program and give employees a simple, convenient way to pay for commuting expenses, including transit fares and parking, with pre-tax dollars. For you, there's the potential for lower payroll taxes.

Help your employees reduce commuting costs

A Transportation Services plan from Optum Financial allows your eligible employees to access public transit and parking options nationwide through an easy-to-use website and pay for their commuting expenses with pre-tax dollars.

It's easy to incorporate the plan into your existing benefits program. You can customize your plan to reflect your unique business requirements, benefits goals, and local transit and parking options.

Tax advantages for you and your employees

Monthly, pre-tax contribution limits are set by the IRS and reviewed and adjusted occasionally with other cost of living adjustments. Separate limits are set for parking and transit; however, the monthly limits are typically at parity. Employees can contribute up to \$270 pre-tax in each account.

These reductions in taxable income have a direct impact on your bottom line and could potentially reduce the employment taxes you pay.

How our Transportation Services plan works

Our transportation plan is easy to start. We'll ask you for an electronic file containing information on all eligible employees. Soon after that, your employees will be able to go online and begin placing orders.

You may also subsidize contributions on behalf of your employees either at the employee level, providing the dollar amount on the eligibility file, or if the same amount is allotted to each employee, we can set it up during implementation directly in the system.

To participate, employees:

- Go to optumbank.com and sign in
- Select the Transportation Services link to get to their personal accounts
- · Select the transit and parking products and services they wish to order
- Place their orders
- Receive their transit passes, smart cards, reloadable commuter check cards or commuter checks by mail at their homes

Every month, Optum Financial will provide you with an electronic file identifying the total pre-tax and any applicable post-tax deduction for each employee who has placed an order.

For the two-wheeled commuter

You also can design your Transportation Services plan to support employees who ride their bikes to work. The Internal Revenue Service (IRS) allows plan sponsors who choose this option to subsidize up to \$20 per month for any employee who participates. Employees who take advantage of the bicycle benefit cannot participate in the transit or parking benefit options in the same month.

An Optum Financial Transportation Services plan can help you:

- Reduce payroll taxes
- Enhance your employee benefit offerings
- Attract and retain talented employees
- Create a customized employee benefit
- Support environmentally responsible alternatives

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Payment options

Employee choices for transportation and parking vary depending on what's available where they live and work. Following are the payment options for transit, parking and bicycle commuting.

Public transit

- Fare media Transit passes, tickets and smart cards are available for purchase online. No more time lost waiting in lines!
- Reloadable commuter check card Best suited for buying tickets or passes
 at vending machines or transit authority stations. Easy and convenient,
 particularly for the commuter who may only occasionally use transit services.
- Commuter checks Redeemable for transit passes, tickets and other fare media wherever transit and vanpool vouchers are accepted. Check denominations begin at \$10 and range up to the maximum post-tax contribution your plan allows.

Vanpools

Commuter checks — Redeemable for vanpool expenses.
 Check denominations begin at \$10 and range up to the maximum post-tax contribution your plan allows.

Work-related parking

- **Direct pay** Employees can arrange to pay contracted parking providers directly through the Transportation Services plan.
- Reloadable commuter check card for parking Cards can be used at sales terminals where only parking services are sold.
- Cash reimbursement Employees can submit requests for reimbursement
 if they use parking occasionally or multiple lots or parking providers that do
 not accept checks or third-party payments. All requests must include valid
 receipts.
- Commuter checks These can be used to pay for work-related parking expenses at participating providers. Check denominations begin at \$4 and range up to the maximum post-tax contribution your plan allows.

Commuting by bicycle

• **Commuter checks** — Available in denominations from \$10 to \$20. Checks can be used to purchase equipment or pay for bicycle or equipment repairs.

Your employees benefit from:

- Tax savings through pre-tax contributions
- Easy-to-use, self-service options
- Adjustable monthly contributions
- Convenient online ordering and home delivery

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A benefit employees appreciate and use

Employees enjoy the self-service and convenience of the Optum Financial Transportation Services plan. They save on taxes, too, because they can use pre-tax dollars — up to limits set annually by the IRS — to pay for monthly commuting costs. The Transportation Services plan also features:

- National transit options
- Convenient participant self-service
- Minimal administration responsibilities
- Communications support to help increase participation
- Helpful customer service professionals to answer questions by phone

Financial Services from Optum Financial

You have many choices for health account and benefits administration, but few can match our ability to affect health and financial outcomes for employers and employees.

We offer:

- A range of health-related accounts for employees and retirees:
- Health savings accounts (HSAs)
- Flexible spending accounts (FSAs)
- Health reimbursement accounts (HRAs)
- Dependent care FSAs
- Limited-purpose FSAs

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by Optum Financial and are subject to eligibility and restrictions. The content of this communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.



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