

COMMUTER BENEFITS

Why have a Commuter Account?

Commuter Benefits cover a variety of eligible transportation expenses to travel to work, including trains, buses, subways, vanpools and ride shares through Lyft Shared, UberPool and Via. Additionally, the plan also includes coverage of work-related parking costs. There is no minimum annual election amount for Commuter Benefits.

Contribution Limits

There are contribution limits set by the IRS and adjusted annually.

The limits for 2026 are:

- \$340/month for Parking Account
- \$340/month for Transit Account

Flexibility

You can enroll in both a Parking and Transit Account at anytime, if you are eligible. Commuter Account funds become available as payroll deductions are taken.

- If you enroll in Transit /Parking and use personal funds to pay for those expenses, you just need to submit claims for reimbursement.
- You can enroll or make changes to your payroll deduction amount anytime during the plan year.
- Unlimited carryover amount, so there is limited risk of contributions being forfeited.

Tax Savings

Easiest way to pay for eligible commuter expenses with tax-free funds. By paying for your commute with pre-tax dollars, you reduce your taxable income. As a result of saving your hard-earned money before taxes to pay for this daily cost, you save more on Social Security and income tax.

- Pre-tax payroll deductions reduce your taxable income.
- Save money on gas while improving air quality and reducing energy consumption, automobile congestion and greenhouse gas emissions.

How much money can I save?

You can contribute up to the IRS limits, saving hundreds. In 2026, you can set aside \$340 dollars pre-tax each month for eligible transit and parking expenses. Assuming a tax rate of 30%, the average commuter saves \$195 dollars per month in taxes. If that's your standard monthly spend, that adds up fast-up to \$2,340 each year.

What does it cover?

You can use commuter benefits for a variety of expenses.

- Eligible transit expenses include: Buses, ferries, subways, trains, vanpools, rideshares through Lyft Line, UberPool, Via.
- *Ineligible* transit expenses include: Tolls, expenses for dependents or spouses, private rides through Lyft Line, UberPool, Via, bicycle-related expenses.
- Eligible parking expenses include: Metered parking, parking at mass transit facility, park-and-ride lots, daily/monthly parking lot/garage fees.
- *Ineligible* parking expenses include: Non-work related expenses, residential parking fees, parking costs paid by employer, expenses for dependents or spouses.

COMMUTER BENEFIT FAQs

Frequently Asked Questions:

What happens to the funds in my Commuter Account(s) if I terminate from my position?

- The last day to incur expenses and reimbursement from your Parking and/or Transit Account is the date you terminate from your position. You will have your employer's run-off period after term date to submit services incurred while eligible. After the run-off period has expired, you will forfeit the remaining funds in your Commuter Account(s).

Can I use the Transit Account to pay for vanpool expenses already deducted through my payroll?

- No, you are not eligible to use the Transit Account for reimbursement of vanpool expenses already deducted through your employer payroll.

How can I be reimbursed for Commuter expenses?

- Claims can be submitted through the **CPNFLEX** mobile app, emailed to claims@cpnflex.com or uploaded through the consumer portal. If you did not obtain a receipt for a Commuter expense, you can submit an attestation form to certify the expense occurred is eligible for reimbursement.

Where can I check my balances, payments, and pay activity?

- Log on to the consumer portal at www.cpnflex.com

Can my spouse and dependents enroll in the Commuter benefits?

- No, spouses and dependent children are not eligible to utilize or participate in the Commuter benefit.

When is the last day to submit my Commuter expenses for reimbursements?

- March 31, 2026 is the last day to correct or submit claims for Commuter expenses incurred during the 2025 plan year. It is recommended you submit all of your Commuter expenses before the plan year ends on December 31, because after runout period ends on March 31, you are no longer able to submit prior year claims for reimbursement.

Can I change my monthly contribution during the plan year?

- Yes, you can increase or decrease your Parking or Transit Account election at any time during the year, even without having experienced a qualified life change event.

Can excess funds be paid out in a cash arrangement?

- The Internal Revenue Service (IRS) does not allow excess funds to be paid out in a cash arrangement. Transit and Parking funds can only be used to pay for eligible Commuter expenses.

Can I make additional monthly post-tax contributions towards my commuter benefit account?

- No, you may not make additional post-tax contributions towards the monthly pre-tax limits defined by the Plan Administrator.

To contact CPN Customer Service, call 1-800-737-0125 or email claims@cpnflex.com