COMMUTER REIMBURSEMENT PLAN

For , you may set aside up to the following limitations, tax free, from your salary:

Transit Passes and/or Vanpool (combined): \$ per month

Qualified Parking: \$ per month

Like our Flexible Benefit plan, you save taxes, Social Security and Medicare contributions. This reduces your cost 28% to 56% of what you set aside.

The amount in your "account" may only be used for:

"Transit Passes": Pass, token, fare card, voucher, etc. that entitles you to use mass transit (public or privately owned)

"Vanpool": A vehicle with a seating capacity of at least 6 adults other than the driver for which 80% of the mileage is used for transporting employees between their homes and jobs. Commuting trips are those in which at least half the adult seating capacity is being used.

"Parking": At or near worksite or to a location for commuting to work by carpool, vanpool or mass transit

Rules to Follow:

- 1) This plan is for the calendar year (January 1 to December 31) only.
- 2) If you spend less in a month than is set aside, you may carry forward the unused amount to the next month. You may not, however, receive more in one month than the statutory monthly maximum allowed.
- 3) You may drop or change your enrollment in the plan at any time of the year.
- 4) Claims are filed with Arrow Benefits Group by completing a claim form.
- 5) No information needs to be filed with Internal Revenue Service.
- 6) Balance is forfeited upon termination (90 day run-out period to submit claims)

Should you have any questions about the particulars of this plan, please contact our benefits administrator, Arrow Benefits Group. To enroll, please complete the attached Enrollment Form.