



My SmartCare: BCC's Commuter FSA Administration

Work-related parking and commuting expenses can really add up! Fortunately, employees can be reimbursed for a number of those expenses under a company-sponsored Commuter Benefit program. Below is a list of eligible parking and transportation expenses, yearly contribution limits, and the steps to take to apply for reimbursement if you do not use your existing FSA benefits debit card.

ALLOWABLE EXPENSES

ELIGIBLE PARKING EXPENSES

- Fees for employee parking:
 - That is located on or near your employer's premises
 - At or near a mass-transit location (allowing you to commute via mass transit)
 - At or near a van-pooling or car-pooling meeting site
- Parking provided to an employee where an employer pays directly to a parking lot operator
- Parking that an employer provides on its premises in which lease ownership is required

Contribute up to \$265 per month.

ELIGIBLE TRANSPORTATION EXPENSES

- Transit Pass
- Transit Token
- Transit Fare-Care
- Transit Voucher
- Van-Pooling
- Commuter Highway Vehicle Expense*
- Similar items may also be eligible for reimbursement pending approval from your employer

All expenses must be provided by a Mass Transit Facility or Qualified Van-Pooling Service.

**A Commuter Highway Vehicle is any highway vehicle with a seating capacity of at least six adults, not including the driver, used for travel between the employee residence and place of employment.*

BENEFITS DEBIT CARD FEATURES

The employee's FSA card works like a credit card, except it has a stored value instead of a credit limit. The stored value is the employee's available balance under the employee's FSA. There are no transaction fees and optional pin numbers are available for additional security.

Employees simply swipe the card at the provider location and choose the "credit/credit card" option. Funds are instantly withdrawn from the FSA and paid to the provider. There are no claims and no waiting for reimbursement.

Employees should save their receipts, however, to ensure compliance with IRS guidelines; the IRS may request receipts in an audit. The card is merchant coded, not merchandise coded. Every merchant who accepts credit cards is assigned one of roughly 1,000 merchant codes. The codes are listed according to industry (e.g., restaurant, pharmacy, dental office) only valid merchant codes are "open" to the card, which means if someone tries to use the card at a restaurant or gas station, it would be declined. It will also decline payment for non-covered expenses, like vitamins.

Our technology allows one single benefit card to be used for all FSA Plans administered by BCC. The card is "stacked" according to the plan design. Appropriate merchant codes are attached to the card. We handle enrollments and terminations. Because we communicate FSA information directly to the bank, we control how the cards are used and generated.

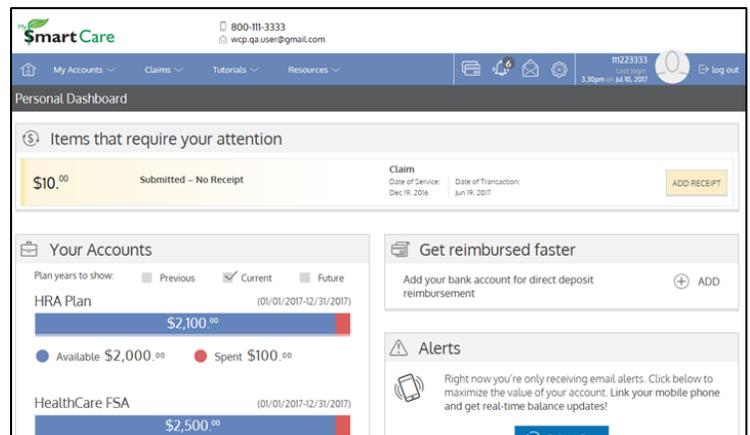
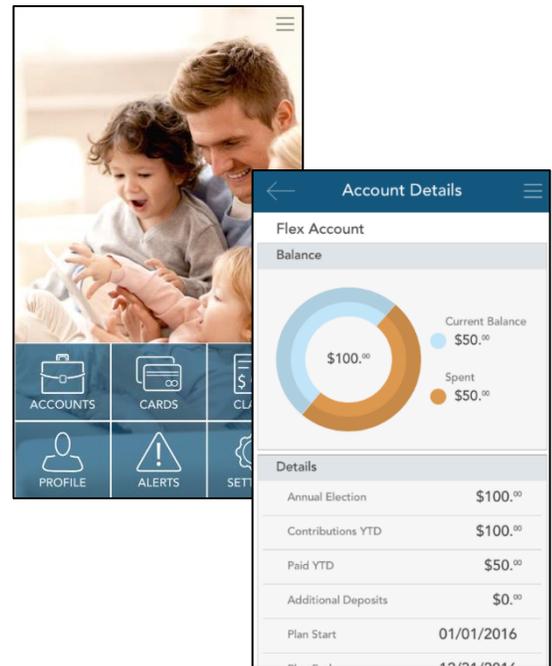




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THE EMPLOYEE EXPERIENCE

- **Claims Adjudication**
- **Reimbursement Checks or Direct Deposit**
- **My SmartCare Online Portal & Mobile App (Android or iOS devices)**
 - Dashboard driven employee portal
 - View account balances (current and historical)
 - View transaction history and statements
 - Account Statements
 - Graphs and reports to monitor contributions and funds
 - Submit electronic claims and substantiation
 - Recent news and benefit updates
 - Same credentials used for portal and app
 - Secure, multi-Plan platform (if offered by employer)
- **Debit Card**
 - Pay providers
 - Automates the process of paying for eligible pre-tax account expenses
 - Cards can be used at eligible locations wherever MasterCard® is accepted
 - 30-day setup required
- **Toll-free (800) hotline for participants with licensed call center agents**
- **Communication & Assistance**
 - Push notifications via e-mail or text message
 - Calculators to assist in contribution decisions
 - Education resources, FAQs, forms, instruction library, etc.



THE EMPLOYER EXPERIENCE

- **Access to the My SmartCare Portal**
- **Resources**
 - Training, Webinars, Forms, FAQs
- **Reporting** – Your SmartCare portal generates a number of standard reports that are delivered via e-mail with additional reports that can be created 24/7 specific to your needs. Data pulled into on-demand reporting can be current or historical. Reports are available for review instantly or can be downloaded into a spreadsheet format.
 - FSA Account Summary Report
 - FSA Check Register (provided after each check run)
 - FSA Contribution Register
 - FSA Request for Funding
 - Additional “on-demand” reporting available through the portal

