Participant Guide
ADP Copyright Information
Copyright ©1993–2011 by ADP, Inc.

This manual supports ADP Online Commuter Benefits Product. Published July 2011.

All rights reserved. The information contained in this document is proprietary and confidential to ADP. No part of this document may be reproduced or transmitted in any form or by any means, mechanical or electronic, including photography and recording, for any purpose without the express written permission of ADP.

ADP and the ADP Logo are registered trademarks of ADP of North America, Inc.

Printed in the United States.
# Table of Contents

**ORDERING PLATFORM** .......................................................................................................................... 1

**TRANSIT ORDERS** ................................................................................................................................. 2

**ACCOUNT MANAGEMENT** .......................................................................................................................... 6
- **VIEW CURRENT ORDER** .............................................................................................................................. 6
- **ORDERING DEADLINE** ............................................................................................................................... 6
- **ORDER HISTORY** ....................................................................................................................................... 7
- **EDIT RECURRING ORDERS** ....................................................................................................................... 7
- **DELETE/CHANGE ORDER** .......................................................................................................................... 8
- **ADDRESS CHANGE** ................................................................................................................................... 9
- **CHANGE E-MAIL ADDRESS** ........................................................................................................................ 10

**LOST PASS PROCEDURES** ........................................................................................................................... 12
- **LOST PASS** ................................................................................................................................................ 12
- **LOST PASS STATUS** .................................................................................................................................. 13
- **FAQs** .......................................................................................................................................................... 15

**FREQUENTLY ASKED QUESTIONS** ................................................................................................................ 16
- **HELP** .......................................................................................................................................................... 16
- **CONTACT US** ......................................................................................................................................... 16
- **TRANSIT** .................................................................................................................................................. 16
- **PARKING** ................................................................................................................................................ 17
- **INCORRECT ADDRESSES** ........................................................................................................................... 17
- **LOST PASS** .............................................................................................................................................. 17
- **WRONG PASS** ......................................................................................................................................... 18
- **ORDERED WRONG PASS** .......................................................................................................................... 18
- **ORDERING** .............................................................................................................................................. 18
- **PROVIDER NOT FOUND** ................................................................................................................................ 18
- **RATE INCREASE TRANSIT** .......................................................................................................................... 19
- **RATE INCREASE PARKING** .......................................................................................................................... 19

**SAMPLE PARTICIPANT E-MAILS** ................................................................................................................ 20
- **OVERVIEW** ............................................................................................................................................... 20
- **ORDER CONFIRMATION** ............................................................................................................................ 20
- **PARKING ORDER CONFIRMATION** .............................................................................................................. 21
- **ORDER APPROVAL** .................................................................................................................................. 21
- **ORDER DENIAL** ....................................................................................................................................... 22
- **RECURRING ORDER REMINDER** ................................................................................................................. 23
- **CREDIT CARD EXPIRATION NOTIFICATION** ............................................................................................. 23
- **E-MAIL** ...................................................................................................................................................... 24
- **MAILED FULFILLMENT LETTER** ................................................................................................................ 25
- **MAILED REFUND LETTER** .......................................................................................................................... 26
- **RATE CHANGE EMAIL PENDING ORDER** .................................................................................................... 27
- **RATE CHANGE EMAIL PENDING AND APPROVED ORDER** ........................................................................ 28

**TRANSIT AUTHORITY DETAILS** .................................................................................................................. 29
- **FREEDOM CARD** ...................................................................................................................................... 29
After you are logged on to the ADP Spending Account website, you can access the transportation benefits ordering platform within the site.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Click the <em>Commuter Benefits</em> tab. A summary of your current balance will be shown on this page.</td>
</tr>
</tbody>
</table>

**Click Continue.**

**Current Orders are displayed here**

**Note:** There are two separate shopping carts:
1. Transit
2. Parking
Transit Orders

New Order

After you have accessed the main page of the ordering platform, follow the steps below to place an order.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>• Click <em>transit order</em> 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. <strong>Note</strong>: If your provider is not listed, follow the steps for New Provider. The process can take up to 10 business days and is not guaranteed because the ultimate decision lies with the Transit Authority or Parking Vendor.</td>
</tr>
</tbody>
</table>
| 2    | To find your product:  
① Select your Greater Metropolitan Area, and  
② Select your Provider from the drop-down. **Note**: If your provider is not listed, follow the steps for New Provider. The process can take up to 10 business days and is not guaranteed because the ultimate decision lies with the Transit Authority or Parking Vendor. |
New Order (continued)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 3    | Only products available through the select Transit Authority will be displayed.  
• Select the product you would like to order. |

![Order Your Transit Product](image-url)

Continued on next page
### New Order (continued)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 4 | A summary of your order will be displayed.  
- Provide any required information for your pass. The required information can vary by transit authority and pass.  
- Verify your delivery address,  
- Click the order certification, and  
- Click **Continue** to place the order. |

![Confirm Your Product Choice](image)

**Quantity**: 1  
*You are only allowed 1 of this type, per benefit month order*

**Verify Your Delivery Address**

- **Name Address**
  - **Address1**
  - **Address2**
- **City**: 
- **State**: CA
- **Zip Code**: 91123

**Important Information**: Your Commuter Benefit order will be mailed to the above stated address. The current address in our system on the 15th of the month prior to the benefit month will be used only for the delivery of your commuter products and does not update your address maintained by your Employer. For address changes - please make sure to change your address on the OCB site and with your Employer.

**Order Information**: I agree that the above listed product ordered [1234567890] is correct, and I certify that all orders of transit products will be used by me only for the purpose of commuting to and from work at the Employer. I authorize my employer to deduct the amount of my order listed above from my paycheck on a periodic basis up to the monthly IRS limit, and the remaining on a periodic basis.

![Continue Button](image)

*Continued on next page*
New Order (continued)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 5    | • 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**. |

Your order is complete. If you need to make any changes, click **Return Home**.
Account Management

View Current Order

Current orders can be viewed on the main page of the Commuter Benefits portion of ADP FSA website. The fare media ordered, price, and recurring status are shown.

Ordering Deadline

The benefit month and ordering deadline are found in the upper-right-hand corner of the page. The ordering deadline is the last day for submitting orders for that benefit month.

Note: Once the ordering deadline has closed for a specific benefit month, no changes can be made to that election.

Continued on next page
Transit Orders, Continued

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.

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

Edit Recurring Orders

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

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>From the Home page, click Edit Recurring Options.</td>
</tr>
</tbody>
</table>

Continued on next page
Edit Recurring Orders (continued)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 2    | • If you want to stop your passes from recurring, click **No**, or  
      • Uncheck the months you do not want to receive a pass, and  
      • Click **Update**. |

Delete/Change Order

To delete an order, follow the steps below:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>From the Home page, click <strong>Delete Entire Order</strong>.</td>
</tr>
</tbody>
</table>
Delete/Change Order (continued)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Click <strong>Delete Order</strong> to confirm.</td>
</tr>
</tbody>
</table>

**Delete Order Confirmation**

- **Benefit Month:** February
- **Order By:** 01/20/2013

<table>
<thead>
<tr>
<th>Current Transit Order</th>
<th>Qty</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>BART Blue High Value Ticket (40.98)</td>
<td>1</td>
<td>$40.98</td>
</tr>
<tr>
<td>Monthly Transcard (52.56)</td>
<td>1</td>
<td>$52.56</td>
</tr>
</tbody>
</table>

**Total Estimated Cost:** $93.54

- **Estimated Pre-Tax Amount Applied to Payroll:** $94.87
- **Monthly Reimbursements:** $35
- **Orders will be processed for the following months:**
  - February 2013
  - August 2013

[Skip] [Delete Order]

**Address Change**

If you change your address with your employer, it will NOT be changed on the Commuter Benefits portion of ADP FSA website. To change your delivery address for orders placed on the site follow the steps below:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 1    | - Click **my account** from the left-hand side of the page, and  
|      | - Click **Click here to change your delivery address**. |

[Click here to change your delivery address]
Transit Orders, Continued

Address Change (continued)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 2    | • Type your new address,  
       • Check the disclaimer, and  
       • Click Update. |

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

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Click <em>my account</em> from the left-hand side of the page.</td>
</tr>
<tr>
<td>2</td>
<td>Click <em>Update Email</em>.</td>
</tr>
</tbody>
</table>

**Personal Account Info**

- **First Name:** Chad
- **Last Name:** Baker
- **Email Address:** email@email.com
- **PPT Address on File:** Address1
  Address2
  City, CA 94122

[Click here to change your delivery address]
## Change e-mail address
(continued)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 3    | • Type your new e-mail address, and  
      • Click **Update Email**. |

![Email Update interface](image-url)
Lost Pass Procedures

Lost Pass

If you did not receive your pass by the beginning of the benefit month or you received an incorrect pass from the Transit Authority, you must follow the steps below to resolve the issue.

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

These steps can also be found on the Commuter Benefits portion of ADP FSA website if you:
• Click help on the left-hand side of Ordering Platform page, and
• Click Lost / Missing Passes or Vouchers.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 1    | First, verify your delivery address:  
• Logon to www.flexdirect.adp.com,  
• Click the Commuter Benefits tab, and  
• Click Continue.  
• Click Edit Profile if you need to change your address.  

Continued on next page
Lost Pass Procedures, Continued

Lost Pass (continued)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Contact the ADP Solution Center by the 3rd business day of the benefit month to report the pass as lost. <a href="mailto:Fsa_webcare@adp.com">Fsa_webcare@adp.com</a> or 1-800-654-6695</td>
</tr>
</tbody>
</table>

The Solution Center will ask you to complete the Lost Pass Form which can be downloaded from the Help area of the website.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>You must purchase a replacement pass for the exact amount as the lost pass.</td>
</tr>
</tbody>
</table>

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.

- A receipt of your purchased replacement pass, and
- A completed Affidavit for Lost Pass Form.

Mail the this documentation to the following address:

Attn: Customer Service – Refunds

P.O. Box 70

Newton, MA 02456

Or Fax to 617-904-1680

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.

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.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 1    | • Logon to www.flexdirect.adp.com,  
• Click Commuter Benefits tab, and  
• Click Continue. |

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Click order history from left-hand side of the page.</td>
</tr>
</tbody>
</table>

Continued on next page
Lost Pass Procedures, Continued

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 3    | • 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. |

### Order Detail

The below contains details about your previously made order:

#### Reference Number 671877

- **Reference Number:** 671877
- **Product ID:** 1004
- **Description:** MARTA: Monthly Transfer($12.00)
- **Unit Price:** $12.00
- **Qty:** 1
- **Amount:** $12.00

**Order Status Log**

<table>
<thead>
<tr>
<th>Time</th>
<th>Order Status</th>
<th>Payment Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-06-12 12:24 AM PST</td>
<td>APPROVED</td>
<td></td>
</tr>
<tr>
<td>Note: Order Auto Approved.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time</th>
<th>Order Status</th>
<th>Payment Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-06-12 12:24 AM PST</td>
<td>ORDERED BY USER</td>
<td>APPROVED [135200]</td>
</tr>
<tr>
<td>Note: Payment Auto Approved.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time</th>
<th>Order Status</th>
<th>Payment Status</th>
</tr>
</thead>
</table>

- **Lost Pass Issue:**
  - **Description:**
  - **Comments:**

  - **Issue Information:**
    - **Issue ID:**
    - **Created On:**
    - **Issue Type:**
    - **Issue Priority:**
    - **Issue Status:**

Continued on next page
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 – Refunds
  P.O. Box 70
  Newton, MA 02456
  Or Fax to 617-904-1680

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 Commuter Benefits portion of ADP FSA website, there are many frequently asked questions found in Help. Follow the steps below to access Help online:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
</table>
| 1    | • Logon to [www.flexdirect.adp.com](http://www.flexdirect.adp.com),  
• Select Commuter Benefits tab, and  
• Click Continue. |
| 2    | • Click help on the left-hand side of the page, and  
• Click a link under Help to view Frequently Asked Questions. |

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 ADP FSA website, 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 E-mail or phone.

Continued on next page
Frequently Asked Questions, Continued

Parking

I didn’t receive my commuter check, what do I do?
• Logon to ADP FSA website, select the 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 E-mail 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?
Unfortunately, if the address in the system was incorrect, ADP is not responsible. Make sure you update the website with any address changes to ensure your passes and commuter checks are mailed to the correct address. Whatever address is on file as of the 13th of the month prior to the benefit month is the address your order will be sent to when it is fulfilled between the 17th and 23rd of the month.

Lost Pass

I lost my pass, what do I do?

Continued on next page
<table>
<thead>
<tr>
<th>Section</th>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
</table>
| 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 by e-mail at fsa_webcare@adp.com or by phone at 1-800-654-6695 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 by e-mail at fsa_webcare@adp.com or by phone at 1-800-654-6695 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. You can place an order for the next benefit month.                                                   |
| 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:

<table>
<thead>
<tr>
<th>Month</th>
<th>Pass Cost</th>
<th>Sent to employer on payroll file</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Feb</td>
<td>$25</td>
<td>$20 (ADP covers $5 increase)</td>
</tr>
<tr>
<td>March</td>
<td>$25</td>
<td>$25 + $5 that ADP covered in Feb</td>
</tr>
</tbody>
</table>

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

The Commuter Benefits portion of ADP FSA website 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.

If there is no e-mail address we are unable to communicate with you.

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
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

<table>
<thead>
<tr>
<th>Fulfillment E-mail</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Delivery:</strong> when transit pass is mailed to the participant</td>
</tr>
<tr>
<td><strong>Subject:</strong> Your transit pass has been mailed</td>
</tr>
<tr>
<td><strong>Email Content:</strong> PPT NAME,</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Mailed Fulfillment Letter</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADP</td>
</tr>
<tr>
<td>P.O Box 12345</td>
</tr>
<tr>
<td>City, ST 12345</td>
</tr>
</tbody>
</table>

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
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
<table>
<thead>
<tr>
<th>Rate Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email Pending Order</td>
</tr>
</tbody>
</table>

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
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 Commuter Benefits portion of ADP FSA website 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.