### **Frequently Asked Questions**

### When can I access my online account?

You will receive an email from us when you're able to go online and set up your account.

### How do I create and log into my online account?

Once enrolled, you create your username and password the first time you visit the participant portal on <a href="https://www.ebcflex.com">www.ebcflex.com</a>.

#### 1. Create your account

- Go to www.ebcflex.com
- Click Log In > Participants
- Click Register and follow the registration instructions

#### 2. Log into your account

- Go to www.ebcflex.com
- Click Log In > Participants
- Enter your username and password

#### How do Luse CommuteEase?

CommuteEase allows you to set aside pre-tax money to pay for your eligible commuter expenses. Your CommuteEase funds are loaded onto the Employee Benefits Corporation Benefits Card, a pre-loaded debit card. You can begin using CommuteEase at any time—if three months from now you decide to set up a contribution for the first time, you can!

### What transit expenses are eligible for CommuteEase?

You can use your Transit account to pay for transit expenses for your commute to or from your regular workplace. Eligible transit expenses include passes, tokens, fare cards, youchers, or similar items for:

- Mass transit (such as train, bus, subway, or ferry)
- Commuter highway vehicle (such as vanpool or certain ridesharing services like UberPool or Lyft Line)

### What parking expenses are eligible for CommuteEase?

You can use your Parking account to pay to park:

- At or near your regular place of employment
- At a location from which you commute to work by carpool, commuter highway vehicle (such as vanpool or certain ridesharing services like UberPool or Lyft Line), or mass transit (such as train, bus, subway, or ferry)



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# What if my monthly commuter expenses exceed the federal pre-tax limits?

Your employer may or may not allow for post-tax contributions to cover the additional expense. For more information please refer to your online account or *My Company Plan*.

### How do I load my Benefits Card?

You make contributions to your CommuteEase account, which you can then access on your Benefits Card. To manage your contributions, log into your account at <a href="https://www.ebcflex.com">www.ebcflex.com</a>.

You can schedule contributions until 11:59 p.m. Central time on the 13th of the month prior to the month you need money for. So, in order to use your CommuteEase account for expenses in the month of January, you need to schedule your contribution by 11:59 p.m. on December 13th.

### How do I access my CommuteEase funds?

You can use the Benefits Card to pay for eligible commuter expenses the same way you would use other debit cards. Simply swipe the card, use it to pay online, or set up the card in the app you use to pay for eligible commuter expenses.

### Do I need to contribute the same amount every month?

No, you can set up a recurring contribution or a set up a different contribution each month as needed.

# If I do not make a CommuteEase contribution for a specific month, will my paycheck still be deducted?

No, your paycheck will only be deducted for contributions that are scheduled using CommuteEase.

## What if my commuter expense exceeds my available balance?

Your Benefits Card can only pay for expenses that are less than or equal to your available balance. Some merchants may have the ability to split a purchase between multiple payment types automatically, but in many cases, if you attempt to use your card to pay for an expense that exceeds your available balance, your entire transaction will be denied. If that happens, you may wish to request that the merchant enter only the amount of your available balance for your card purchase, and then pay for the remainder of the expense using another payment method.

### Who should I contact if I have guestions?

**Phone** Please call our Participant Services team between 7 a.m. and

5 p.m. Central time at 800-346-2126.

**Email** participantservices@ebcflex.com