



Eligibility

Eligibility Date: First of the month following or coinciding with the date of hire

Eligibility Requirement: 30 hours per week

Commute Overview

Your Commuter Benefits provide you with the ability to use tax-free funds to pay for your eligible commuting costs. If you make an election, you will receive a debit card that will be loaded with funds each month for your elected Transit and/or Parking Plan amount(s).

Eligible Commuter Expenses

Common eligible commuter expenses include:

- Train and subway
- Bus
- Ferry
- Eligible Vanpool
- Parking near the office
- Parking near mass transit for commute to work

Minimum/Maximum Pre-Tax Elections

	<u>Transit Plan</u>	<u>Parking Plan</u>
Minimum (monthly):	\$0.00	\$0.00
Maximum (monthly):	\$340.00	\$340.00

You may also elect to contribute additional funds on a post-tax basis, which will be added to a separate account that will be used automatically if your expenses exceed your pre-tax limit.

Please note: IRS regulations also prohibit *spending* more than the Federal Maximum amount per month in pre-tax Transit or Parking funds, regardless of what your pre-tax plan balances are at the time.

Debit Card

You will receive a debit card in the mail approximately two weeks following the creation of your Vita account.

If you also have a Health FSA and/or HSA with Vita, all of your plans will use the same debit card.

***Attention BART and Caltrain riders:** Due to Federal regulations, your debit card will not work at BART or Caltrain terminals. However, you may use your debit card to fund your Clipper card.

Important Deadlines

Claims must be incurred during the Plan Year, which is the date your election becomes effective through December 31, 2026. All **Parking** claims incurred in the Plan Year must be submitted no later than March 31, 2027 (you are not permitted to submit any claims for Transit expenses; you must use your debit card during the Plan Year).

Per Paycheck Reductions

Deductions for Parking and/or Transit will be taken on a **pre-tax** basis through payroll. Any additional funds that you may contribute (above the amount of the pre-tax maximum) will also be deducted through payroll, but those additional funds are taxable.

Funds equal to your payroll deductions for Parking/Transit will be loaded onto your Vita Flex debit card.

Mid-Year Election Changes

Unlike other pre-tax benefits such as Flexible Spending Accounts (FSAs), enrollment and participation in the Vita Commute program is not restricted to an annual "Open Enrollment" period. You may make an election or request a change to your Parking or Transit contribution amount at any time after you become eligible to participate.

Mid-year election changes must be requested on or before the last day of the month, for the change to take effect on the 1st of the following month.

Filing Claims

Claims can be submitted online (www.vitaflex.net) for **parking** expenses for which you did not use your debit card. Transit expenses may only be paid with your debit card.

Parking claims may be submitted as expenses are incurred, or they may be bundled and filed on a periodic basis. All claims for the 2026 Plan Year must be received by March 31, 2027.

If you terminate your employment before the end of the Plan Year, your Parking claims must be submitted within 90 days after your termination date.

To view your account activity or to download a Parking Claim Form, log into your Vita Flex account at www.vitaflex.net.

Commute Funds Rollover

If you do not incur sufficient expenses to exhaust your entire Commuter Plan election(s) during the 2026 Plan Year, the remaining funds will be rolled over on January 1, 2027, for you to use in the same type of plan(s).

Additional Information

This Commute Plan Detail Sheet provides a brief summary of several important elements of your Pre-Tax Commuter Benefits Plan. Additional details may be found at help.vitacompanies.com. For full Plan details, rules, and restrictions, please refer to the Summary Plan Description.