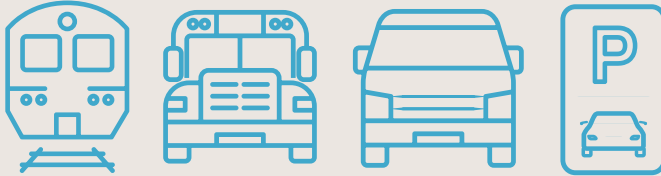


# COMMUTER BENEFITS

## QUALIFIED TRANSIT AND PARKING PLANS



Commuter benefits allow you to use tax-free payroll contributions for eligible commuting costs, such as public transit fares, vanpooling, and parking fees.

### How It Works

Contribute pre-tax money from each paycheck within IRS limits. Your election should equal your planned eligible parking or transit expenses for the plan year. Employer policies may vary, but in general, you can enroll, make changes, or end your participation on a monthly basis; unused funds may be carried over month-to-month and year-to-year as long as you remain eligible. Funds cannot be transferred between parking and transit accounts. Reimbursements may not exceed the IRS monthly limit or available funds in your account.

### Pay For Expenses



Use your Alerus Health Benefits Visa® debit card to pay providers directly from your benefits account, or reimburse yourself by submitting a claim for eligible expenses you've already paid.

Claims must be submitted within the time frame provided in your plan details.

### Eligible Expenses

A plan participant (not family members or dependents) may use funds to pay for their eligible transit or parking expenses.

- **Qualified transit plans:** public transportation costs (bus, train, subway, ferry) and eligible vanpooling services used for commuting to and from work. Personal vehicle commuting costs are not eligible.
- **Qualified parking plans:** parking costs at or near your workplace or at a location from which you commute using mass transit or vanpooling. Parking costs at or near your home, or parking that is not related to your commute to work are not eligible.

### Manage Your Account

Access your account online at [alerusrb.com](https://alerusrb.com) or search for "Alerus Benefits" in the App Store or Google Play and download the app\* for Apple, iPad, and Android devices.



- Check your account balance and see your spending history
- Order additional debit cards
- Sign up for direct deposit or text/SMS alerts
- Submit claims for reimbursement
- Add digital card to mobile wallet for convenient use

### Plan Details

Read your employer's summary plan description (SPD) for details specific to your plan. If differences are noted between this communication and the SPD, the SPD will govern.

### Additional Resources

Visit the Alerus Resource Center at [alerusrb.com](https://alerusrb.com) for additional information and resources, including updated IRS annual contribution limits.

### For More Information

#### Health Benefits Client Service Center

877.661.4727 | [healthbenefits@alerus.com](mailto:healthbenefits@alerus.com)

\*Alerus charges no fees to download or use the app. However, your carrier's message and data rates may apply.

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Alerus does not sponsor or maintain the flexible spending account (FSA) that you establish. The program is sponsored and maintained solely by the employer offering the plan. Alerus acts solely as a third-party plan administrator performing administrative tasks pursuant to an agreement with, and at the direction of, the sponsoring employer. The sponsoring employer is solely responsible for ensuring such arrangements comply with all applicable laws.