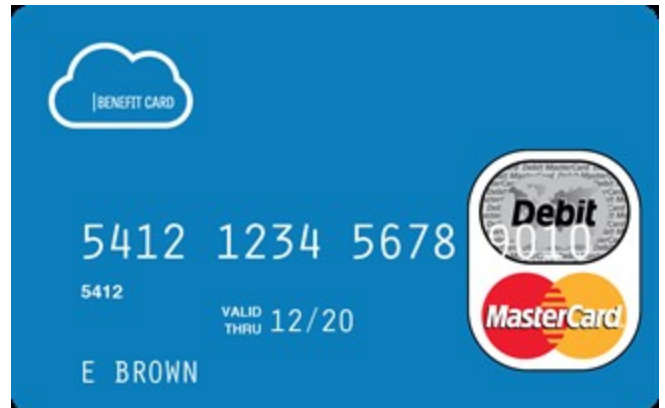


Participants with a Sec. 132 Transportation Plan will see the following changes beginning January 1, 2016:

- Debit cards for transportation will be terminal restricted where fare media is readily available.
- Debit card will be the only transit transaction type in 2016—manual or online reimbursements will not be available.
- Debit card transactions, since they are terminal restricted, will approve at 100%.
- Employers will no longer be permitted to provide qualified transportation fringe benefit in the form of cash reimbursement where vouchers or smart cards are readily available.



If you have a transportation plan and Health Care FSA plan, these changes will not affect the use of your Benny card for your Health Care FSA. You can still use your Benny card for purchases such as prescriptions, doctor visits, co-pays, etc. at the point of sale.