

## Omnicom Commuter Benefits Program

### What is the Omnicom Commuter Benefits Program?

The program is administered by Omnicom Group and managed by HealthEquity.

It is a program where employees may elect deductions from their pay to fund a HealthEquity spending card that can be used to purchase eligible transit and/or parking expenses.

Participating in the program allows employees to save tax dollars by contributing the amount they would spend on eligible transit/parking expenses on a pre-tax basis. The pre-tax contributions are covered under Internal Revenue Service Code, Section 132, and the limits that are allowed typically change every year.

### Who is Eligible?

All employees are eligible to sign up for pre-tax and/or post-tax transit and/or parking deductions. Employees do not need to commute to work every day to participate. The program is a flexible program which means that even the employees that occasionally may commute to work may sign up and participate.

### What Expenses Are Eligible?

Mass transit expenses such as trains, buses, subways, ferries, vanpool and carpool are eligible expenses for transit.

Rideshare providers such as Uber and Lyft (rideshare only) may be eligible if they are using a mass transit/rideshare merchant code when charging the card.

**The following are examples of ineligible expenses:**

**Purchase of gasoline, diesel, tolls, highway speed passes, bike programs, etc...**

**Programs such as Uber or Lyft single ride are also not eligible.**

Parking at or close to your place of business, parking at a commuter lot, parking at train stations, parking at bus stations and parking at ferry locations are eligible expenses.

**Parking at your residence and paid parking for a vehicle that is not used to commute back and forth to work are not eligible expenses.**

## How Does it Work?

Eligible employees enroll in the program by logging in to : <https://www.healthequity.com/> then LOGIN in the upper right hand corner, EMPLOYEE LOGIN. **Deductions are taken from the last paycheck of the month only.**

### Enrollment Period:

The enrollment period is the 16th calendar day of the month prior to deduction month through the 15<sup>th</sup> calendar day of the next month of the deduction.

EXAMPLE: Enroll between 12:01am January 16th and 11:59pm on February 15th for a deduction in the last pay of February.

Changes to existing elections must also be made during this same monthly enrollment period.

EXAMPLE: Employee needs to modify the amount for the March ticket purchase. The change would need to be entered between 12:01am January 16th and 11:59pm on February 15th. Then, the deduction would be withheld in last paycheck of February, to purchase the March ticket.

Any enrollments or election changes made after the 15th day of the month will be reflected in the last paycheck of the following month.

EXAMPLE: If an employee changes their elections on February 17th, that change will be deducted from their last paycheck in March.

Once enrolled, the elected amounts will be deducted from all future checks that are the last paycheck of the month. There is no need for employees to enroll every month or re-enroll every year. If an employee wishes to reduce or cancel an election, they can make their change before the 15th day of the month from which deductions would normally be taken from their paycheck.

**It is the employees' responsibility** to monitor their balances and needs for their expenses. Employees will need to plan for any changes in amounts such as increased costs or not using during vacation periods and make any needed changes to their enrollment prior to the deduction month. Example, the employees transit vendor increases their monthly pass amount by \$20.00. If the employee does not account for this increase by changing their election, it may result in the employee not being able to purchase the pass using the flexible spending card, due to insufficient funds on the card.

**Once money is deducted from an employee's paycheck, the Company is not allowed to refund any pretax amounts to any employee for any reason. Therefore, it is very important that employees understand what they have signed up for and the time periods of elections and deductions.**

### **HealthEquity Spending Card:**

If employees enroll for commuter benefits and are also enrolled in the health and welfare spending plans, the commuter benefit deductions will be deposited onto the same HealthEquity card to use for commuter expenses. If a new enrollment to the commuter benefit plan and not enrolled in the health and welfare spending plans, employees will receive a HealthEquity card within 7 to 10 business days from enrollment.

The HealthEquity card will be used to purchase transit and/or parking expenses. The card can be used just like a credit card for purchases where the merchant is using a dedicated merchant code of “mass transit” or “parking”. Although the card may be a combination of health and welfare spending plans and commuter plans, only the amounts that have been deducted for commuter plans will be allowed for transit and parking expenses. There is no co-mingling of funds between any plans.

Example: \$200 is deducted for transit and \$50.00 deducted for parking. If trying to purchase a transit expense for \$225.00, the charge will be denied because there is only \$200.00 allocated for transit expenses.

Employees may also sign up on the various transit websites for mail and ride or web tickets, or auto-refill Metro cards and enter the 16-digit HealthEquity card number. They may also enroll the card in their Apple Wallet.

Once the money has been deducted from the employees’ paychecks, the funds will be deposited on their cards within 3 business days from pay date. Employees may check their balances at any time online and also view a history of their purchases through the HealthEquity website at: <https://www.healthequity.com/> then LOGIN in the upper right hand corner, EMPLOYEE LOGIN.

The total available balance on the card for each plan (transit or parking) may be spent in one transaction, if needed. There is no limit to the allowable transaction dollar amount. That said, some vendors may prevent multiple swipes of the card in a certain timeframe. For example, New York City Metro allows 2 swipes in a 5-day period.

Use of another credit or debit card in conjunction with the HealthEquity card may not be allowed by the merchant and the purchase will be denied at the merchant terminal. Therefore, it is important that the employee plan accordingly for their purchases to ensure they have sufficient funds on their card at time of purchase.

Balances will rollover from month to month and do not expire at the end of the year. Balances at the end of December 31<sup>st</sup> in any calendar year will roll forward to January 1<sup>st</sup> in the next calendar year. There is no expiration date while you are an active employee. The only deadline to use the funds will be upon your termination date. Please refer to the Termination of Employment section in this document.

### **What if I Lose or Cannot Find My Card?**

The phone number to call to report a lost/stolen card is: **877-924-3967**

There is no fee for replacement cards.

### **What if My Card is Not Working or is Rejected?**

If your card is not working or the charge was rejected, please call **877-924-3967** and inform them of the issue. HealthEquity will check to see the rejection code and advise.

### **Transit Plan:**

You may elect any monthly amount from \$50.00 (monthly minimum amount) to \$800.00 (monthly maximum amount). Currently, effective for 1/1/2024, the first \$315.00 of your election will be considered pretax under IRS regulations. Please be careful to enroll with the correct amount needed to make purchases for the upcoming month.

When employees enter their contribution during enrollment, the system will automatically allocate the dollars to pre-tax, up to the maximum amount allowable by the IRS. If the enrollment contribution amount is greater than the pre-tax maximum, the excess of the pre-tax max will automatically be allocated to post-tax.

All transit expenses must be paid for by using the HealthEquity card. The employee must have enough funds on the HealthEquity card for their entire purchase.

**Paper claims for transit expenses will not be allowed.**

### **For participants that use WMATA (DC metro area):**

If planning on using WMATA as your transit vendor, you may use this program but will need to enroll separately for WMATA on the HealthEquity website. You must have funds in your HealthEquity commuter benefit account before you can enroll for WMATA.

Please note that there is an additional period between your paycheck deduction and the WMATA commuter benefit month. So, if enrolling for the first time, please plan on a 2-month lag before your first WMATA commuter month.

Once enrolled, your WMATA account will automatically be updated each month unless you go into the HealthEquity website and suspend or cancel it or you do not have sufficient funds in your account to add to your WMATA card.

EXAMPLE: You plan to use WMATA for the month of April. You will need to enroll on the HealthEquity website at <https://www.healthequity.com/> by February 15<sup>th</sup>. Funds will be deducted from your last paycheck in February. Starting March 1<sup>st</sup>, you will need to log into your HealthEquity account and enroll for your WMATA account for April.

**Parking Plan:**

You may elect any monthly amount from \$50.00 (monthly minimum amount) to \$800.00 (monthly maximum amount). Currently, effective for 1/1/2024, the first \$315.00 of your election will be considered pretax under IRS regulations. Please be careful to enroll with the correct amount needed to make purchases for the upcoming month.

When employees enter their contribution during enrollment, the system will automatically allocate the dollars to pre-tax, up to the maximum amount allowable by the IRS. If the enrollment contribution amount is greater than the pre-tax maximum, the excess of the pre-tax max will automatically be allocated to post-tax.

Parking expenses may be purchased using the HealthEquity card or reimbursed for out-of-pocket claims by completing the reimbursement claim online in the HealthEquity website and submitting receipts. HealthEquity will mail a check to the employee's home address on record once the claim has been processed.

Employees may also have their reimbursement direct deposited by setting up their bank account in the HealthEquity system.

**Termination of Employment:**

Under IRS section 132, any funds remaining on the card need to be used within **90 calendar days of termination for transit use**, or these leftover funds will be forfeited. **Funds for parking will expire at 11:59 PM E.T. on termination date.** Any remaining post tax funds in either the transit or parking plans will be refunded to the employee. Remaining pretax funds that have not been used cannot be refunded to the employee and will be returned to the Plan to offset expenses.