

QuickStart Guide

Your Commuter Account



At-a-Glance

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Besides making changes, you can also log into www.mercerbenefitscentral. com/Symantec (from the menu, click the Savings link under Voluntary Benefits) to review your order history, update your contact information, and even set up direct deposit of reimbursements into your bank account. Log in and take it for a spin.

Questions? Ask us.

If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 1-800-497-2580 Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time

Welcome to WageWorks.

This Guide will give you the information you need to order your transit pass or parking payment, change or cancel orders, get help and more. Even if you've already started using the commuter benefits program, use this Guide to learn how you can make the most of it.

Your Commuter Benefits: The Essentials Contribution limits

There is a limit to how much you can save with this program. The IRS rules that govern the program have monthly tax-free maximums. Please visit your online account for more information.

Eligible expenses

It's important to make sure you spend your commuter benefits program dollars only on expenses deemed eligible by the IRS.

Whether park and ride, ride only or just park, you can save on just about any way you get to work:

- Bus, light rail, regional rail, streetcar, trolley, subway or ferry
- Vanpool
- · Parking at or near work
- Parking at or near public transportation for your commute

Some expenses, however, are not eligible. These include:

- · Parking costs that are not work-related
- Mileage and tolls
- Taxis and limousines
- · Parking at an airport for air travel

Ordering Through WageWorks

Using the Commuter Benefits Program is easy, quick and hassle-free. And unlike other pretax savings programs, it works from month to month with no annual election required — you can sign up, make changes, or cancel at any time. WageWorks makes ordering your monthly transit or parking benefit a snap.

- Log into www.mercerbenefitscentral.com/Symantec (from the menu, click the Savings link under Voluntary Benefits) and select your Commuter program.
- 2. Select "Enroll In Commuter."
- 3. Choose the type of order you wish to make: public transit, vanpool or your parking option, and follow the instructions.
- 4. Select "Every Month" to repeat the same order automatically each month until you change or cancel it.
- 5. Select "Manage Calendar" to select benefit months you wish to receive your order.
- 6. Select "One Time" if you prefer to log in again whenever you'd like to order more. Then complete your order.
- 7. Don't forget to enter your email address to receive confirmations electronically.

That's it! If you provided your email address, check your inbox after you enroll for a welcome email with order and account information. See below for more information on the different ways you can use the program to save on your commute.

Your Transit Options

If you ride public transportation to work, WageWorks has several convenient options for you to receive your passes, tickets, smart cards, or other fare media.

Home Delivery

- When you order your monthly passes or tickets for public transportation through WageWorks, you can enjoy the convenience of automatic home delivery every month.
- WageWorks will mail your pass in a plain business envelope, so be careful not to mistake it for junk mail. The exact date of delivery may vary depending on your transit agency and the U.S. Mail. If it still hasn't come by the first business day of the benefit month, call WageWorks as soon as possible (no later than the third business day of the month) at 1-800-497-2580.
- If you order a smart card, WageWorks will reload your account in the amount of your order before the start of each commute month.

WageWorks Commuter Card

- If you ordered a WageWorks Commuter Card, use it to pay for your eligible commuting expenses.
- Funds from each month's order will become available through your card on the 20th of the month before the benefit month (e.g. June 20th for July benefit month).
- You can check your balance anytime by logging into your account.
- All other program related eligibility rules apply, as well as some card-specific requirements. See the information that came with your WageWorks Commuter Card for more information, or check www.mercerbenefitscentral.com/Symantec (from the menu, click the Savings link under Voluntary Benefits).

Your Parking Options

If you park near where you work, or near where you board public transit you take to work, you have several ways to pay for your parking through WageWorks.

Pay My Parking

This is the standard monthly option. WageWorks will pay your parking provider on your behalf in time for the start of each order month. This works well if you pay for a monthly parking space or permit.

WageWorks Commuter Card

If you pay for your parking with a debit or credit card, consider using the Commuter Card instead. This is a stored value card that works like a credit card at parking operators that accept them.

Pay Me Back

If you don't pay on a monthly basis, or your parking garage doesn't accept cards, select this option. Park, pay, and then use Pay Me Back to get reimbursed.

Here's how to use Pay Me Back:

- Log into www.mercerbenefitscentral.com/Symantec (from the menu, click the Savings link under Voluntary Benefits).
- Select "Submit Receipt or Claim."
- Complete the online process by following the step-by-step instructions.
- If you prefer to submit a Pay Me Back request by fax, email or mail, download and print the form from Forms & Documents.
- If your provider does not provide receipts (e.g. cash meters that do not provide receipts), follow the instructions to request payment online.
- Requests must be submitted within 180 days of payment. Please note: To use Pay Me Back, you must have an active Parking election for the month the expense was incurred.

Changing Your Commuter Benefits Order

Your commuter benefits program is built for maximum flexibility and convenience. You can change or suspend your order anytime your commuting needs change. For example, if you move, change commutes or are away from work for awhile, you can cancel your election and/or order until you return. It's as easy to manage your commuter account or make changes as it is to sign up in the first place. All it takes is just a quick visit to www.mercerbenefitscentral.com/Symantec (from the menu, click the Savings link under Voluntary Benefits) or a toll-free phone call.

It's easy to make a change. Log into your commuter benefits account at **www.mercerbenefitscentral.com/Symantec** (from the menu, click the Savings link under Voluntary Benefits), then:

- Choose "Change or Cancel" from the menu, or select the listing for the order itself.
- To cancel, just click the "Cancel This Order" button.
- To change details such as amount, frequency or mailing address, follow the instructions and update your order.
- Any change or cancellation must be completed by the monthly election and cut-off deadlines applicable to your transit agency or imposed by your employer. However, you are not required to participate every month.
- To change to a different type of pass or parking provider, cancel your order and start over with a new one.
- You'll receive an email confirmation as well as monthly reminders reflecting the change. If you prefer to make changes by phone, call 1-800-497-2580 during business hours.
- There is a limit how much you can save with this program. The IRS rules that govern the program have monthly tax-free maximums. Please visit your online account for more information.