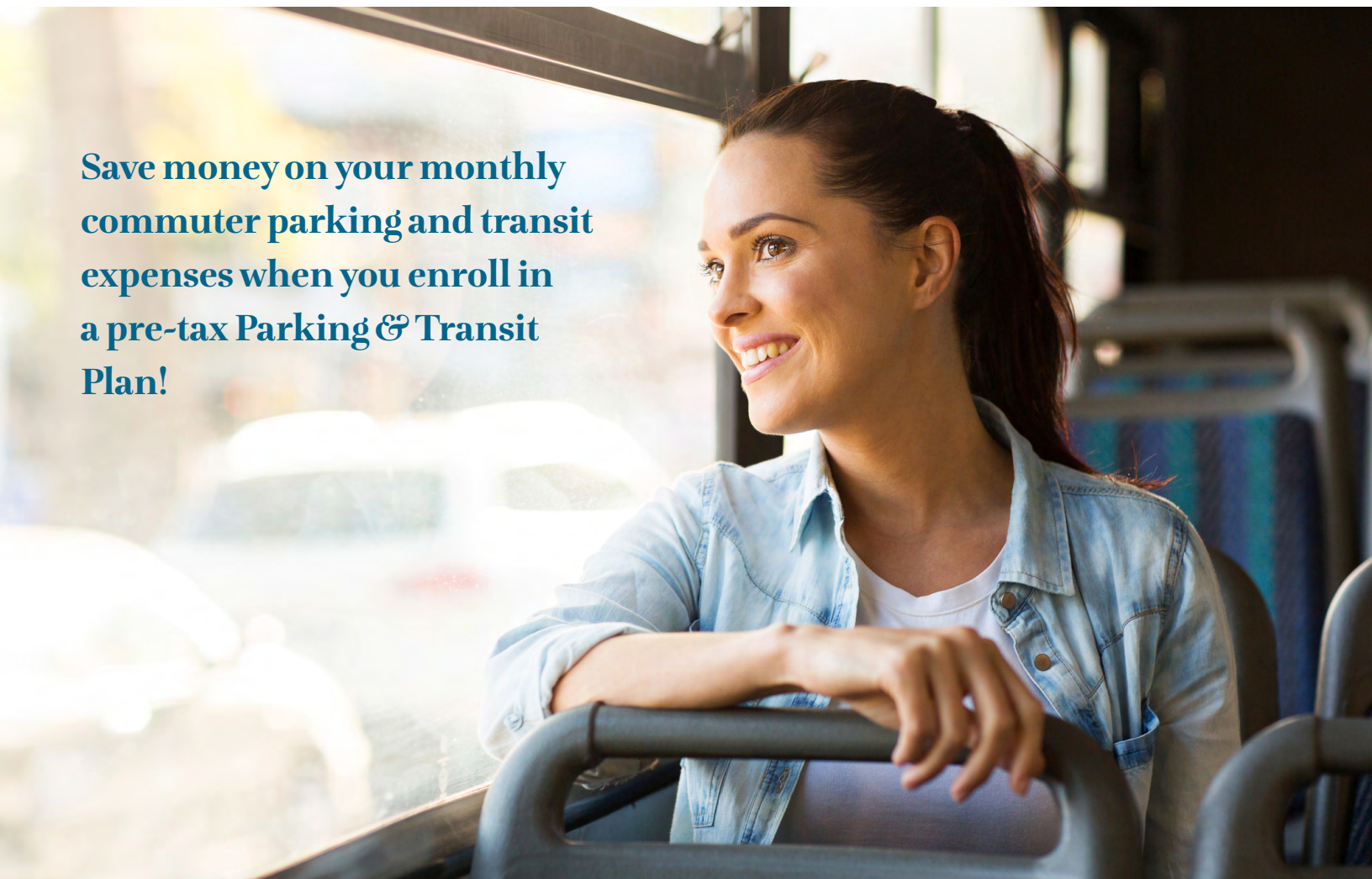




Save money on your monthly commuter parking and transit expenses when you enroll in a pre-tax Parking & Transit Plan!

What is a Pre-Tax Parking Plan?

A pre-tax Parking Plan enables you to save taxes on the money you use to pay for work-related parking expenses by setting aside pre-tax dollars into a special designated account. Depending on your tax bracket, you could save up to 40% on state, federal and FICA taxes.

What is a Pre-Tax Transit Plan?

A Transit Plan enables you to save taxes on the money you use to pay for work-related transit expenses by using pre-tax dollars on eligible commuter costs. Depending on your tax bracket, you could save up to 40% on state, federal and FICA taxes.

How Does It Work?

Estimate the money you expect to pay for parking or transit and have that dollar amount withheld from your paychecks pre-tax each month. You can even specify an amount to use for occasional expenses, such as bus or metro rail travel. The money you elect to be withheld from your paycheck is credited to an account in your name that is used to pay for your parking or commuter expenses.

For Example:

Let's say you spend \$100.00 per month on transit expenses to commute to work. This expense is inevitable for you because you travel to work every day. The average person's tax bracket is about 30%, meaning they have to make \$143.00 in income to be able to take home \$100.00 as disposable income after tax deductions have been made.

By signing up for the pre-tax Transit Plan, \$100.00 will be withheld from your paychecks over a month-long period pre-tax, so you never have to pay the state, federal and FICA taxes on your transit expenses! If you fall within a 30% tax bracket this will save you \$30 every month!

See reverse side for more plan details!

PLEASE NOTE: If you term employment, unused commuter and parking amounts are forfeited. You can submit parking claims for eligible expenses incurred while actively employed. Per IRS regulations, transit claims can not be submitted for reimbursement.

P&A Group Benefits Card

If you enroll in the pre-tax parking or transit plan, you will receive a debit card that can be used to pay for your parking or transportation expenses.

As a reminder, IRS regulations mandate that all transit expenses are paid for using the Benefits Card. Out-of-pocket claims can not be submitted for any transit expenses. This applies only to the Transit Account. Parking claims are permitted. Please see below for more information.



Transit Account*

For 2026, the maximum amount of pre-tax transit reimbursement that you can receive is \$340 per month.

SAMPLE ELIGIBLE TRANSIT EXPENSES

Trains, Subways
Buses
Vanpooling (For vanpooling to be eligible, the vehicle must seat six adults minimum, excluding the driver.)

INELIGIBLE TRANSIT EXPENSES

Tolls
E-Z Passes
Taxis

Parking Account*

For 2026, the maximum amount of pre-tax parking reimbursement that you can receive is \$340 per month.

SAMPLE ELIGIBLE PARKING EXPENSES

Parking at work
Park and ride expenses

INELIGIBLE PARKING EXPENSES

Parking for non-work events

Parking Claims

Choose from one of the options below to submit a claim for reimbursement. Per IRS regulations, only parking claims can be accepted. Parking expenses must be submitted within 180 days in order to qualify for reimbursement.

P&A GROUP MOBILE APP

Download our mobile app and log into your account. Go to the menu and tap **Upload Claim/Documentation** to submit your claims.

UPLOAD A CLAIM

Log into your account at padmin.com from your mobile device and click **Upload Claim/Documentation** under Member Tools.

FAX OR MAIL A CLAIM

Claim forms are available in your account at www.padmin.com.

FAX: (877) 855-7105 | MAIL: P&A Group: 6400 Main St. Suite 210 Williamsville, NY 14221

**The IRS issues monthly maximum contribution amounts, which are subject to change and usually do once a year. If your parking or transit expenses increase or decrease, you can change the amount of your salary withholding each month, with any change you make becoming effective with the first pay period beginning on or after the following month.*

P&A Group Participant Support Center

HOURS: M-F, 8:30 a.m. - 10:00 p.m. EST | WEB: www.padmin.com | PHONE: (716) 852-2611