

Rimini Street

Commuter Benefit FAQ

What is a commuter benefit?

A commuter benefit helps offset the cost of transit and parking needs to and from work with pre-tax dollars.

What are eligible expenses for transit?

Eligible expenses include:

- Transit passes
- Fare cards
- Ticket books
- Vanpool costs

What are eligible expenses for parking?

Eligible expenses include:

- Parking costs associated with a lot at or near the place of business.
- Parking costs from a lot that is at or near the place of commute (i.e. rideshare, carpool, vanpool).

Who is eligible for the Commuter Benefit?

Regular full-time employees located in the San Francisco and Chicago Metro areas.

How do commuter benefits work?

Once you enroll through Workday, your enrollment is communicated to Navia, Rimini's Pre-Tax Benefits Administrator who will load a credit card with your monthly contribution. You will then utilize this credit card to purchase your transit and parking needs.

Note: if you participate in the FSA Health or FSA Limited Purpose Plans, you will receive one credit card for FSA and Commuter funds.

How do I enroll?

You will enroll through Workday to set up a payroll deduction. Make sure to submit your enrollment by the 15th of the month to use your funds the following month.

A step-by-step guide to enroll in Workday is available in our FAQ appendix.

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How much can I contribute monthly?

Contributions are made via payroll, and the *monthly* maximum contribution for the 2025 calendar year is \$325.00 for transit and \$325.00 for parking.

Can I change my contribution amount at any time?

Yes, you can make changes monthly by the 15th of the month.

Can I transfer my balance between the parking and transit benefits?

No. While you can participate simultaneously in parking and transit benefits, federal regulations prohibit a balance from transferring from one benefit to the other.

Can I submit a claim for reimbursement to access my benefit?

No. Your orders will be loaded to your Navia Benefits Card, and you must use the card to pay for your eligible parking and/or transit needs.

What happens if my commuter expenses are higher than the maximum contribution limit?

Any excess cost would have to be paid by your personal credit card.

Where can I use my Navia Benefits Card for eligible expenses?

You can use your card at any transit or parking merchant that accepts Mastercard™. For instance, you can use the card on the website of your transit/parking agency or at kiosks at transit stations and parking lots. Please note that you may not use the card at kiosks at non-transit/parking merchants such as drugstores or grocery stores.

What happens to unused funds on my Navia Benefits Card at the end of the benefit month?

The balance will roll over from month-to-month as long as you are an active employee and remain eligible for this benefit. Keep in mind that these funds may only be used to pay for eligible commuter expenses.

What happens to my account if I am no longer eligible or leave Rimini Street?

Any remaining funds in your Navia Commuter account are forfeited at time of ineligibility or separation.

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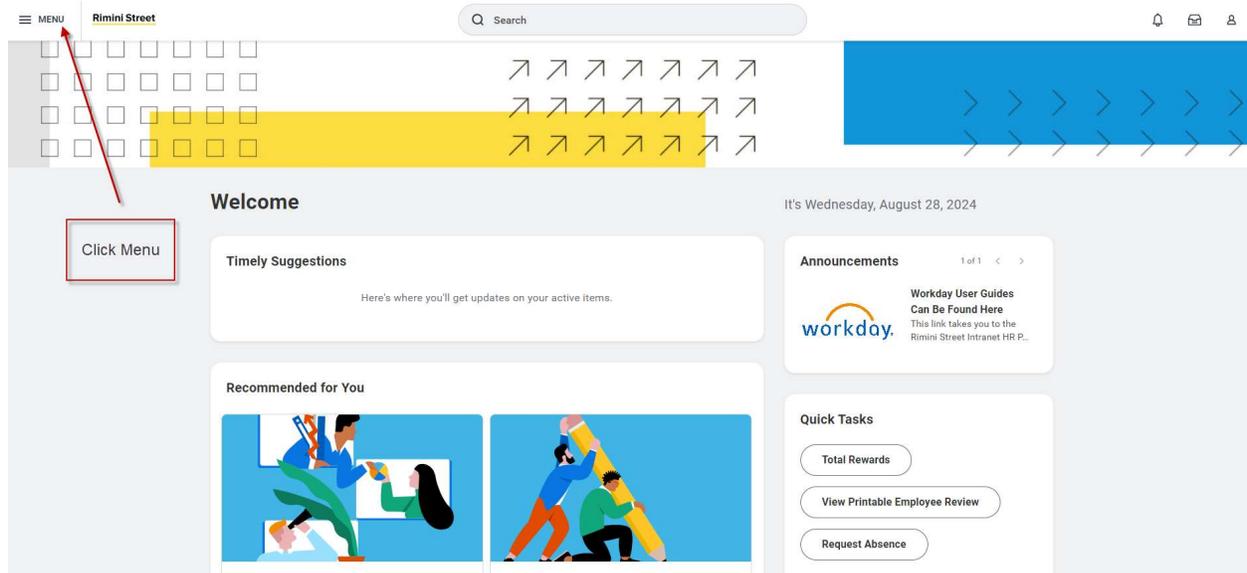
How can I check the balance on my Navia Benefits Card?

You can check your balance online at www.naviabenefits.com or by contacting customer service via email at customerservice@naviabenefits.com or by phone at (800)-669-3539 Monday – Friday (5AM – 5PM PST).

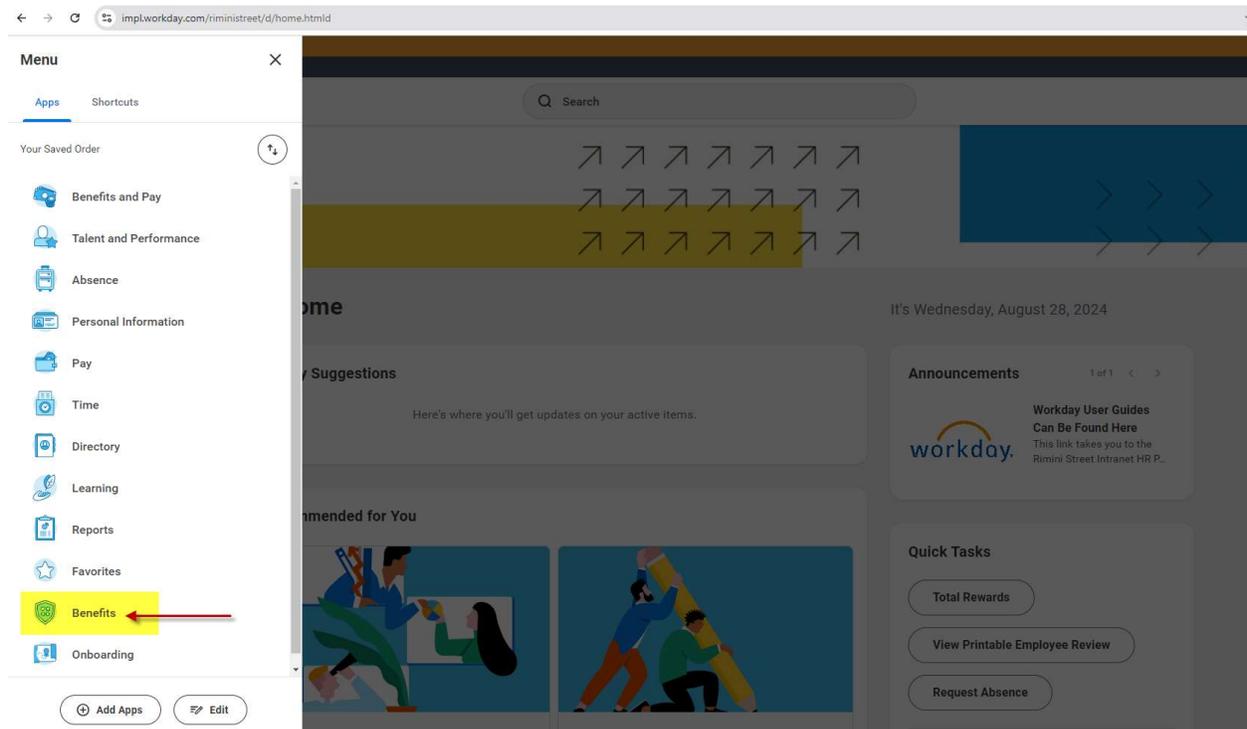
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Appendix: Commuter Benefit Enrollment Guide

Step 1: Click on the Workday chicklet in Okta and click on 'Menu' in the upper left-hand corner.



Step 2: Scroll down to 'Benefits' and click.



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Step 3: Click on 'I have experienced a life event' located under Change/Update on the right side of the screen.

The screenshot shows the Rimini Street Benefits portal. At the top, there is a navigation bar with a 'MENU' icon, the 'Rimini Street' logo, a search bar, and notification icons. Below this is a blue header with a 'Benefits' title and a welcome message: 'Welcome to Rimini Street Benefits. Rimini Street has a long history of providing the best, top insurance plans and benefits for our colleagues and your families - we don't compromise on your or your loved ones' health.' The main content area is divided into several sections: 'Healthcare Providers' (listing MetLife Dental, United Healthcare, and VSP), 'Savings Accounts' (listing 401(k) with Fidelity, Fidelity Investments, Navia Benefit Solutions, Health Savings Account, and Optum Bank HSA), 'Insurance Providers' (listing Lincoln Financial Group and Voya), and 'Wellbeing' (listing LifeWorks). On the right side, there is a 'Change/Update' section with a red box around the 'I have experienced a life event' button, which is highlighted in yellow. Below this button are three options: 'I want to update my beneficiary designations', 'I want to update my beneficiaries personal information', and 'View' (with sub-options: 'My current elections', 'My elections as of a specific date', and 'View My ACA Forms').

Step 4: Your 'Change Reason' will be 'Commuter Contribution Change'.

The screenshot shows a dropdown menu for 'Change Reason'. The dropdown is open, showing a list of options. The option 'Commuter Contribution Change' is highlighted in yellow. A red arrow points to this option. The text 'must have a value.' is visible to the right of the dropdown. The dropdown menu includes the following options: 'select one', 'Beneficiary Designation Change', 'Birth/Adoption of a Child', 'Commuter Contribution Change', 'Dependent Care Change', 'Divorce/Dissolution of Domestic Partnership', 'Gains Coverage Elsewhere', 'HSA Contribution Change', 'Loss of Other Coverage', 'Marriage/Domestic Partnership', and 'Medicare Eligible'. The text 'enter your c' is visible to the left of the dropdown.

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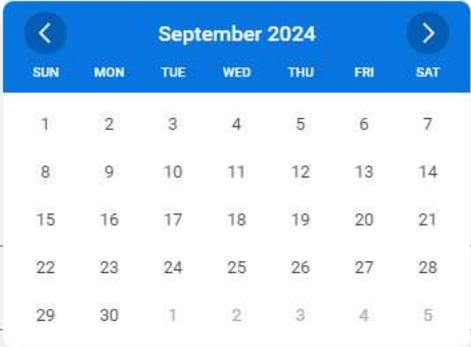
Step 5: The date will be the date you want to start contributions.

Change Reason * Commuter Contribution Change

Benefit Event Date * MM/DD/YYYY 

Submit Elections By 09/01/2024

enter your comment 



September 2024						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

Step 6: Once the two top fields are filled click 'Submit' to move to the next action item. Attachments are not needed.

Change Reason * Commuter Contribution Change

Benefit Event Date * 09/09/2024 

Submit Elections By 09/01/2024

Benefits Offered Commuter

Attachments

Drop files here
or

enter your comment 

Instructions
For **Qualified Life Events**, please click [HERE](#) for examples of acceptable documentation.
In the event of a Divorce, you must change the Relationship from Spouse to Ex Spouse prior to initiating the Divorce.

Click 'Submit' once the top two fields are filled.

Step 7: A pop-up will show up to start the change event, otherwise you will find the Benefit Change in your Workday Inbox, located in the top-right corner. The event is called 'Benefit Change – Commuter Contribution Change' and you will click 'Let's Get Started'.

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My Tasks | Rimini Street

Search

Change Benefit Elections

Created: 08/28/2024 | Effective: 09/09/2024

Benefit Change - Commuter
Contribution Change : [REDACTED]
on 09/09/2024
Effective: 09/09/2024

Let's Get Started

Click 'Let's Get Started' to change contribution amount.

Workday inbox will contain your Benefit Change Event.

Initiated On 08/28/2024
Submit Elections By 09/01/2024

Step 8: Click 'Enroll' to make your contribution amount changes.

MENU | Rimini Street

Search

Commuter Contribution Change

Projected Total Cost Per Paycheck
\$0.00

Additional Benefits

Commuter
Waived

Enroll

Click 'Enroll' to make changes

Review and Sign | Save for Later

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Step 9: There are 2 options – Parking and Transit. You can select one or both, which ever suits your needs. Click ‘select’ and then ‘Confirm and Continue’.

Projected Total Cost Per Paycheck
\$0.00

Commuter

Select a plan or Waive to opt out of Commuter.

Benefit Plan	*Selection	You Pay (Semimonthly)	Company Contribution (Semimonthly)
Navia Parking	<input type="radio"/> Select <input checked="" type="radio"/> Waive	Included	
Navia Transit	<input type="radio"/> Select <input checked="" type="radio"/> Waive	Included	

2 Items

Confirm and Continue Cancel

Step 10: You will then be able to type in your *per paycheck* parking contribution amount. Click ‘Save’ to move to the next step.

Projected Total Cost Per Paycheck
\$0.00

Commuter - Navia Parking (Step 1 of 2)

Contribute

Enter an amount that you will contribute to this plan.

Per Paycheck Contribution (\$)

Maximum Amount: \$150.00

Additional Benefits Instructions
Provider Website Navia

Save Cancel

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Step 11: You will then be able to type in your *per paycheck* transit contribution amount. Click 'Save' to move to the next step.

MENU Rimini Street Search

Commuter - Navia Transit (Step 2 of 2)

Projected Total Cost Per Paycheck
\$200.00

Contribute Additional Benefits Instructions

Enter an amount that you will contribute to this plan.

Per Paycheck Contribution (\$)

Maximum Amount: \$150.00

Provider Website Navia

Save Cancel

Step 12: Click 'Review and Sign' to move forward. You will see your updated commuter amount listed.

MENU Rimini Street Search

Commuter Contribution Change

Projected Total Cost Per Paycheck
\$200.00

Additional Benefits

Navia Transit	\$100.00
Navia Parking	\$100.00
Manage	

Your Commuter changes have been updated, but not submitted
Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

Review and Sign Save for Later

Click 'Review and Sign' once you are done making

This is a pop-up reminding you that you have not yet submitted your changes. You can 'x' out of this.

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Step 13: You will then be able to preview your benefit elections. Scroll to the bottom of this screen once you are done reviewing.

View Summary

Projected Total Cost Per Paycheck
\$200.00

Once you make your enrollment selections during open enrollment or as a new hire, those elections are binding until next Open Enrollment Period (**every November**) or Qualifying Life Status Event.

Selected Benefits 2 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Commuter Navia Parking	09/09/2024	09/09/2024	\$100.00			\$100.00
Commuter Navia Transit	09/09/2024	09/09/2024	\$100.00			\$100.00

Waived Benefits 0 items

No items available.

Total Benefits Cost 1 item

Company Contribution	Employee Cost	Net Cost
\$0.00	\$200.00	\$200.00

Attachments

Step 14: At the bottom of the 'View Summary' page you will then checkmark 'I Accept' and then click 'Submit' to send the benefit changes to the Benefits Team for approval.

If you do not submit the changes they will not be in effect.

Drop files here
or

Electronic Signature

Legal Notice: Please Read

Your name and Password are considered your "Electronic Signature" and will serve as your confirmation of the accuracy of the information being submitted. When you check the "I Agree" checkbox, you are certifying that:

- You understand and approve the enrollment as indicated above. You hereby authorize the company to deduct from your earnings the amount of your premiums or other contributions (if any) for the benefit options elected above.
- You understand and acknowledge that under the Internal Revenue Code regulations rules, you may not change your benefit elections during the calendar year unless you experience a qualified change in status.
- You understand that you will not pay income tax or FICA tax on my medical, dental, vision, and Flexible Spending Account contributions. These benefits are paid through the Flexible Benefits Plan on a pre-tax basis.
- Company-provided life insurance that exceeds \$50,000 may be subject to imputed income.
- Each year, during the annual enrollment period, you will have the option to change certain coverages whether or not you have had a qualified change in status event during the calendar year.
- If you decline medical insurance enrollment for yourself or your dependents, including your spouse, because of other medical insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided you request enrollment within 31 days after your other coverage ends. In addition, if you have a new spouse or dependent as a result of marriage, birth, or adoption, you may be able to enroll yourself, your spouse and your dependents, provided you request enrollment within 31 days after the marriage, birth or adoption.

I Accept

Checkmark 'I Accept'

enter your comment

Process History

Change Benefits for Life Event- Awaiting Action

Click 'Submit' for changes to be finalized

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Step 15: You have now completed your contribution change and can click 'Done'.

MENU

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Search

Submitted

You've submitted your elections.

Placeholder:
Please note that your elections may require an approval.

View 2024 Benefits Statement

Done