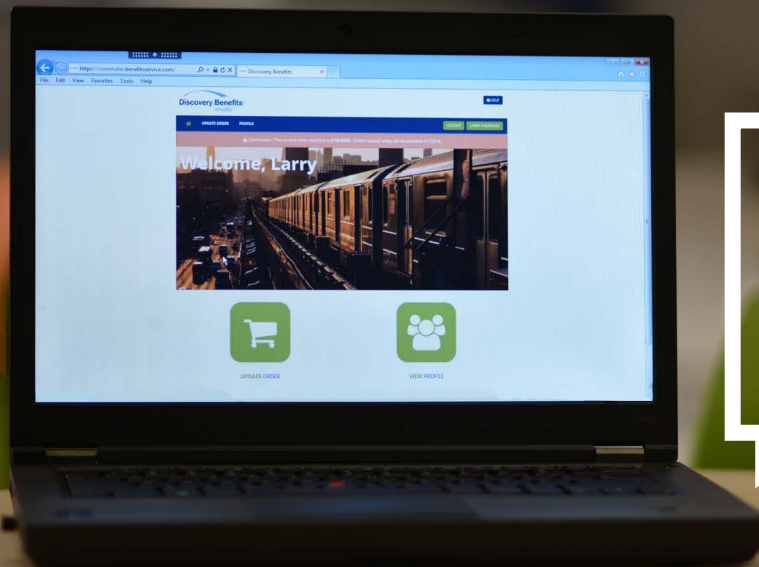


SmartCommute™ Program Employee Handout



**A SMARTER
COMMUTER
BENEFIT**

The Discovery SmartCommute™ program makes it easier for participants in the Washington, D.C., Chicago and San Francisco areas to use their commuter benefits.



Step 1

Purchase a SmarTrip®, Ventra or Clipper card from your transit authority's website or from a store/kiosk that sells them and register your card.

Discovery SmartCommute™ Program

From your Discovery Benefits consumer portal, follow the link to your commuter page to load funds onto your card. First, click the "New Order" button. Then, select your transit authority from the dropdown and complete the remaining steps to place and verify your order.



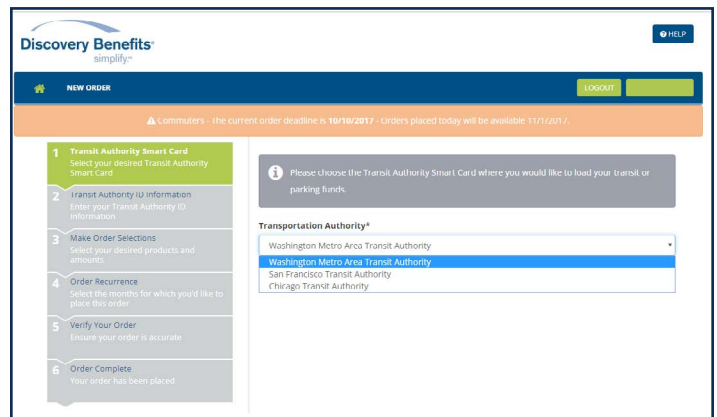
Step 2

By the 10th of the month prior to using your commuter benefits, log in to the commuter page of your Discovery Benefits consumer portal and load pre-tax dollars onto your SmarTrip®, Ventra or Clipper card.



Step 3

Discovery Benefits will send your order information to your transit authority so you can begin using your commuter benefits!



Contact your transit authority if you:

- Need to report replacing a lost or stolen card*
- Want information about a previous/current balance or a summary of transaction history
- Want to know where to purchase or how to register a card
- Experience issues with your SmarTrip®, Ventra or Clipper card

Contact Discovery Benefits if you:

- Are missing payroll deductions
- Experience issues logging in to the commuter page of your consumer portal
- Notice discrepancies between funds elected and available funds

*After purchasing and registering a replacement card, you'll need to update the card information on your transit account before you'll be able to load funds onto that card from the commuter page of your Discovery Benefits consumer portal.