

Commuter Benefit Program



Your Benefits in Motion

Johnson & Johnson

Your Commuting Benefit Options

How you commute to work will determine the benefit you select upon enrollment. The chart below outlines the different benefit options available to you.

Transit Options	Parking Options
<p>Commuter Check Prepaid MasterCard®: If you pay for public transportation on an as needed basis, the Commuter Check Card may be a good option for you. When you first enroll for this option, the card will be sent to the address you verify; funds will be loaded onto your card each month for which you make an election. The card can be used at participating transit agencies and designated transit retail centers where only transit passes, transit tickets, fare cards, and vanpool passes are sold.</p>	<p>Commuter Check Prepaid MasterCard®: If you pay for parking on an as needed basis at a parking provider that only provides parking services and accepts MasterCard®, the Commuter Check Card may be a good option for you. When you first enroll for this option, the card will be sent to the address you verify; funds will be loaded onto your card each month for which you make an election.</p>
<p>Transit Pass for Trains, Subways, Buses and Ferries: This may be a good option if you commute the same way on a regular basis. Select from over 100,000 transit passes online and have your pass sent to the address you verify.</p>	<p>Direct Pay to Parking Providers: This may be a good option for commuters who pay for parking on a monthly basis. The Commuter Benefit Program automatically pays the parking provider on your behalf based upon your election.</p>
<p>Commuter Check Vouchers for Transit: This may be a good option when a transit pass is not appropriate or the Commuter Check Prepaid MasterCard® is not accepted. Commuter Check Vouchers are redeemable for transit passes, tickets, cards, tokens and other fare media. Available in any denomination, they are redeemable anywhere transit vouchers are accepted. Vouchers will be sent to the address you verify and must be redeemed at full cash value.</p>	<p>Commuter Check Vouchers for Parking: This may be a good option when the parking provider does not accept the Commuter Check Prepaid MasterCard® but will accept payment via check. Commuter Check Vouchers can be redeemed for parking expenses with any participating parking provider; they eliminate the need for receipt collection. The voucher is made payable directly to your parking provider. Vouchers will be sent to the address you verify and must be redeemed at full cash value.</p>
<p>SmartCards: Select SmartCards are available in certain locations where local transit agencies issue prepaid transit cards for electronic ticketing. When you first enroll for this option, the card will be sent to the address you verify; funds will be loaded onto your card each month for which you make an election.</p>	<p>Cash Reimbursement: This may be a good option for commuters who pay for parking on an occasional basis, use multiple parking lots, metered parking or a parking provider that will not accept third party payments. Just make your election online and pay for your parking for the month. To receive a reimbursement check through the mail, you will need to send in your receipts and complete a parking reimbursement form. You can only get reimbursed for the amount you have elected to be deducted for this benefit.</p>

Commuter Check Prepaid MasterCard®

This personalized, re-loadable card—available for both public transportation and parking—adds great flexibility to your commuting needs, and is ideal in markets where voucher acceptance is limited. You can add funds to your account as well as view your balance and transaction history online. The card can be used to buy passes for public transportation or to pay parking providers where only transit or parking services are available and MasterCard® credit cards are accepted. If you select both transit and parking benefits, you will receive one card with separate purses for transit and parking. The Commuter Check Prepaid MasterCard® will not be accepted at any non-designated or non-approved location.

Commuter Benefit Program

How does the Commuter Benefit Program work?

You can enroll in the Commuter Benefit Program on a month-to-month basis, or establish a recurring election that will be fulfilled monthly until you change or cancel your election. Your election will trigger a pre-tax, and possibly a post-tax deduction from your paycheck based on your election amount. Elections will be deducted once a month from a single paycheck. Therefore if you receive two or more paychecks in a month, your contributions will only be deducted from one paycheck—regardless of your pay frequency. This is typically the paycheck near the end of the month.

Get Ready to Go – Sign up today!

Enrolling is easy! Visit the Benefits in Motion Web site at www.benefitsweb.com/jnj.html for additional program information, including Frequently Asked Questions, a User Guide, and contact information. Use the “Click here to login” link to get started and proceed to enter your WWID and Network Password to proceed. Once you login, you will be directed to the Commuter Benefit Program home page. Select “My Commuter Benefits” and you will be directed to the online ordering platform, where you can enroll, make changes to your commuter benefit elections and more. Keep in mind, if you plan to enroll in both transit and parking, you will need to make separate elections. If you have any questions, please contact the Commuter Benefits Service Center at (877) 313-2706. Representatives are available Monday through Friday from 8:00 a.m. to 8:00 p.m. (Eastern Time).

You can also access the Benefits in Motion Web site by logging on to OUR SOURCE™ at www.OurSource.biz or Your Benefits Resources™ (YBR) at <http://resources.hewitt.com/jnjbsc>.

All elections must be made by the fifth (5th) of the month to be effective for the following benefit month.

For example, you must confirm your May benefit election no later than April 5th.



The Commuter Check Prepaid MasterCard® is a convenient way to pay for your qualified Transit and Parking expenses. If you enroll for both benefits, you will receive one card, but funds are kept separate (as required by law). Unused funds are also rolled over from month to month!

The Commuter Check Prepaid MasterCard® is issued by The Bancorp Bank pursuant to license by MasterCard International Incorporated. The Bancorp Bank; Member FDIC. MasterCard is a registered trademark of MasterCard International Incorporated.



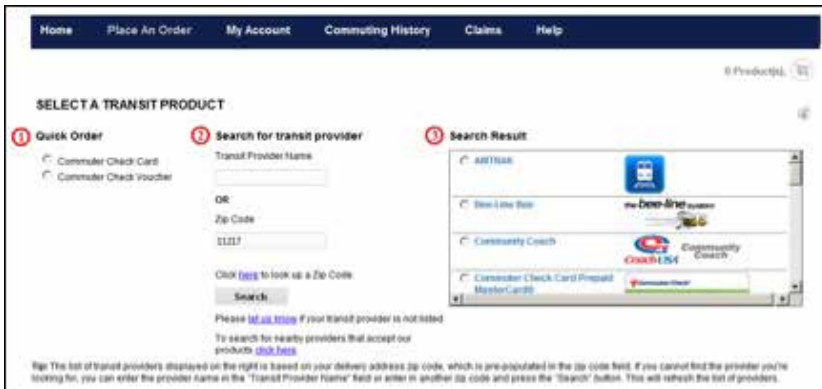
Enrollment Process



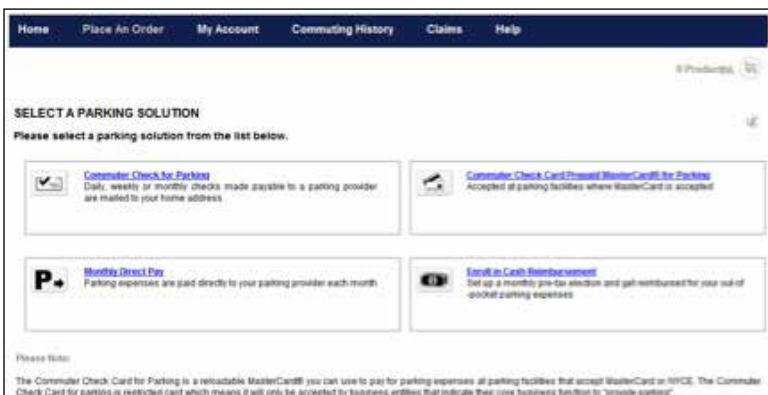
Click on the "Place an Order" tab and select your method of commuting from the available drop down menu.



If you choose Transit or Vanpool, a list of available providers will appear based on your zip code. Alternatively, you may search for a provider, or use the Quick Order section to select a Debit Card or Voucher product.



If you select Parking, choose a parking type and follow the prompts to complete your order.



Be sure to confirm your order before exiting the site. Once your order is submitted, you will receive a confirmation to your work e-mail address advising you that your commuter benefit order for the benefit month has been received.

The commuter benefit ordering system is structured to store your monthly orders in a "shopping cart," and then finalize the amounts at the end of your enrollment session.

For further enrollment instructions, please visit the Benefits in Motion Web site to view the User Guide.





Commuter Benefit Program

Your Benefits in Motion

The Commuter Benefit Program encourages people to use mass transit or participate in vanpools as a means of commuting. With fewer cars on the road, we can reduce carbon emissions and preserve the environment!

How do you travel to work? Do you take the train, ride the bus, or drive and park your car in a fee-based lot? Though the means of transportation vary, one thing remains the same—commuting can be costly. The Commuter Benefit Program is designed to help eligible employees (US-based non-union) reduce the expense of commuting to and from work by allowing you to set aside pre-tax dollars to pay for eligible public transportation, parking and vanpool expenses. Note that personal carpool, vehicle fuel costs, and bridge and highway tolls are not eligible expenses for this benefit.

About the Commuter Benefit Program

The Commuter Benefit Program, which consists of a transit component and a parking component, is designed to help you save money on your commuting costs by having your estimated expenses deducted from your paycheck before taxes are withheld. Since you are not required to pay income tax or Social Security (FICA) taxes on the portion of your salary used to pay for qualified commuting expenses, your savings from this benefit can quickly add up. If you participate in this program, you may be able to reduce your commuting costs by up to 40% depending on your tax bracket.

Pre-Tax Limits

For 2016, the monthly pre-tax limits are \$255 for transit and vanpool expenses, and \$255 for parking expenses. If your daily commute requires you to pay for parking and transit, you can take advantage of the maximum for each benefit. Monthly pre-tax limits are set by the federal government and are subject to change.

You can elect to deduct expenses in excess of the pre-tax limit, but such deductions will be taken on a post-tax basis.



Frequently Asked Questions

1. Why should I participate in the Commuter Benefit Program?

You can save money on your commuting costs by having them deducted from your paycheck on a pre-tax basis. Section 132(f) of federal tax law allows employees to reduce their commuting costs by paying for them on a pre-tax basis.

2. What is the maximum amount I can have deducted to put toward commuting costs?

The maximum pre-tax amount that an employee can deduct for public transportation is \$255 per month for transit and vanpools, and \$255 per month separately for parking. You can elect to deduct expenses in excess of the pre-tax limit, but such deductions will be taken on a post-tax basis.

3. What are the different commuting methods that apply to the Commuter Benefit Program?

The following generally apply to the Commuter Benefit Program: train, bus, commuter rail, vanpooling, ferry & boat, shuttle bus and parking lot expenses.

4. What type of products can I purchase through the Commuter Benefit Program?

A variety of products are available for public transportation, vanpooling and parking. The available products are the Commuter Check Prepaid MasterCard®, fare media (i.e., transit tickets and passes), commuter check vouchers, direct pay to parking providers, parking cash reimbursement, and select SmartCards, where available.

5. Does the Commuter Benefit Program apply to personal travel?

No, benefits are strictly for purposes of commuting to and from work.

6. Can I use the Commuter Check Prepaid MasterCard® to pay for bridge and highway tolls?

No. The tax code (IRS Section 132(f)) limits the use of these funds to pay for public transportation, parking and vanpools only. You can only use the Commuter Check Card for commuter products as defined by the tax code that governs this benefit program. You cannot use the funds to pay for gas expenses.

7. What happens after I submit my order for a Commuter Check Prepaid MasterCard® or a SmartCard?

If you are enrolling for the first time, your order will be processed and then shipped via US Postal Service to the

address you verify. You will receive your card prior to the first of the month in which the benefit is effective. If you already have a card, the additional funds you elected will be electronically loaded onto your existing card.

8. What happens after I submit my order for a Transit Pass or Commuter Check Voucher for Transit or Parking?

Your order will be processed and then shipped via US Postal Service to the address you verify. You will receive it prior to the first of the month in which the benefit is effective.

9. How do I redeem Commuter Check Vouchers?

Transit vouchers can be redeemed at transit agency operated ticket windows and at other outlets that sell local transit tickets. Keep in mind that Commuter Check Vouchers cannot be used to pay for a fare directly; they are used to buy monthly or daily passes, ticket books, and tokens. For parking, you submit your Commuter Check Voucher as you would your normal payment. Vouchers must be redeemed at full cash value and cannot be replaced if lost or damaged. Vouchers are non-transferrable.

10. Can my funds roll over from month to month?

Yes, for the Commuter Check Prepaid MasterCard® and parking cash reimbursement the funds can roll over from month to month. All other products are dependent on the product type, and transit agency or parking provider policies.

11. Why do I need to make my election nearly one month in advance?

This allows enough time for the order to be fulfilled before the start of the benefit month.

12. Why is my full monthly election amount deducted from only one paycheck per month?

Unlike other benefits, commuter benefits are deducted only from one paycheck per month based on your monthly election. This is because the vendor needs to be paid the full amount in order to purchase the benefits from the suppliers.

13. Whom do I contact with questions?

For more details about your commuter benefits, contact the Commuter Benefits Service Center at (877) 313-2706. When you call the Commuter Benefits Service Center you will be instructed to enter your WWID and answer security questions to access your account.