



BENEFIT TIP

October

Make the Most of Your Pre-Tax Reimbursement Accounts

SOUTHERN LAND
COMPANY

Southern Land Company offers two valuable pre-tax reimbursement accounts that can help you save money on everyday eligible expenses:

- Dependent Care Reimbursement Account (DCRA)
- Commuter Reimbursement Account

Both accounts let you use pre-tax dollars for qualified expenses, which may help reduce your taxable income.

Dependent Care Reimbursement Account (DCRA)

Administered by HealthEquity

A Dependent Care Reimbursement Account helps you pay for eligible dependent care expenses with pre-tax dollars. To be reimbursable, expenses must be for the care of an eligible dependent and must be incurred so that you and your spouse, if married, can work, look for work, or attend school full time, as permitted by applicable plan and IRS rules.

Eligible expenses may include:

- Before- and after-school programs
- Nursery school or preschool
- Summer day camp
- Adult daycare

Annual contribution limit for 2026:

- Up to \$7,500 per year
- \$3,750 if married filing separately

Important reminder: You must re-enroll every year during open enrollment if you want to continue participating.

Use-It-Or-Lose-It Rule

Be sure to contribute only what you expect to spend during the plan year. Under IRS rules, unused DCRA funds cannot be refunded or carried over and will be forfeited at the end of the plan year.

Tip: Review prior year expenses and plan carefully to avoid losing funds.

Commuter Reimbursement Account

Administered by Flores

The Commuter Reimbursement Account allows you to pay for eligible work-related transit and parking expenses with pre-tax payroll deductions.

Monthly contribution limits:

- Transit: Up to \$340 per month
- Parking: Up to \$340 per month

Eligible expenses may include:

- Train
- Subway
- Bus
- Ferry
- Other mass transit fares
- Eligible parking expenses include parking at or near your work location or near a mass transit commute point

How it works:

Your Flores debit card is funded each time your payroll deductions are taken. When you use the card for eligible transit expenses, funds are automatically deducted from the applicable commuter account.

Enroll through your UKG portal

After enrolling, visit www.flores247.com or download the Flores mobile app

- Select Participant Login
- Click First Time User
- Enter your PID (Participant ID)

If you cannot locate your PID, contact Flores Customer Service at **800-532-3327**.

Questions?

For more information, visit:

www.southernlandbenefits.com/commuter You may also contact Flores at **800-532-3327** or visit www.flores247.com.

Whether you are paying for dependent care or commuting to work, these accounts can help you save money on eligible everyday expenses. Consider your needs for the year ahead and make the most of these benefits.

Please note: This information is for educational purposes only and is not intended to replace professional advice, or official plan documents. Please refer to your plan documents or contact the People & Culture Team for specific benefit details and limitations.

Questions?

Contact HealthEquity at **877-924-3967** or visit www.healthequity.com.