Multnomah County

Transportation Reimbursement Program (TRP)

Vanpool Expenses, Qualified Parking, and Transit Pass

Summary Plan Document

Jan. 1, 2026

Table of Contents

Introduction

Welcome to Multnomah County's transportation reimbursement program (TRP). This summary plan document is effective as of Jan. 1, 2026.

A TRP allows eligible employees to choose from a menu of commuting benefits to suit his or her needs and to pay for his or her portion of those benefits with pretax dollars.

This summary plan description (SPD) outlines the basic features of the plan, how it operates and how to get the maximum advantage from it. This summary does not describe every detail of the plan and is not meant to interpret or change the provisions of the plan. A copy of the Master Plan Documents (MPD) is on file in the Multnomah County office for participant's use.

Multnomah County includes the following in its TRP:

- Transit pass benefits
- Commuter highway vehicle (vanpool) benefits
- Qualified parking benefits

Legal status

This plan is intended to qualify as a qualified transportation fringe benefit plan under Code §132 (f) and the regulations issued thereunder and shall be interpreted to accomplish that objective. The transportation benefits provided are intended to be eligible for exclusion from participating employees' gross income under Code §132 (f).

Participation

Eligibility

An employee is eligible to participate in Multnomah County' plan if the employee is scheduled to work 20 or more hours each week.

Employees do not include the following:

1. Any common-law employee who is a leased employee
2. Any common-law employee who is classified by Multnomah County as a contract worker, independent contractor, temporary employee or casual employee
3. An individual who performs services for Multnomah County but is paid by a temporary or other employment or staffing agency
4. Any employee covered under a collective bargaining agreement
5. Self-employed individuals, partners in a partnership or more-than-2-percent shareholders in a Subchapter S Corporation

Enrollment

An eligible employee will be invited to join the plan on the first of the month following the date of hire. At that time, the eligible employee will be given an Election Form/Salary Reduction Agreement. The materials provided with the Election Form/Salary Reduction Agreement will specify the amount of time available for the employee to make a decision about whether he or she will participate in the TRP components and the total amount available in each account for the period of coverage. If the forms are not completed within the allotted time, the eligible employee will not be eligible to participate for the associated period of coverage.

Termination of participation

A participant will no longer be eligible to participate if:

- The plan is terminated.
- The participant submits a false or fraudulent claim.
- The participant is no longer an eligible employee because of retirement, termination of employment, layoff, reduction in hours, etc.
- The participant fails to make his or her elected contribution.
- The first day of the period of coverage for which the participant elects no transportation benefits.
- The plan year has ended — Dec. 31 for eligible employees.

Participation following termination of employment or loss of eligibility

If a participant ends his or her employment, but is rehired, the eligible employee may immediately rejoin the plan.

If a participant becomes ineligible for any reason other than termination of employment and then becomes eligible again, the eligible employee may immediately rejoin the plan.

Contributions in the event of termination will end at the end of the pay period in which they terminate the date of termination.

Elections

First elections

Once an employee has met the eligibility requirements (outlined under *Eligibility*) Multnomah County will provide an Election Form/Salary Reduction Agreement. The eligible employee will be asked to decide whether he or she would like to participate in the TRP and how much he or she would like to elect for each of the transit benefits provided by Multnomah County.

The Election Form/Salary Reduction Agreement can be modified prospectively for subsequent periods of coverage. The first period of coverage begins on the first day of participation and ends the last day of the month. Subsequent periods of coverage are a month long.

Open enrollment

During open enrollment each year, participants will be asked to complete an Election Form/Salary Reduction Agreement anew. At that time, the participant is welcome to change any previous benefits and election amounts, any modifications made during open enrollment will be effective on the first of the new plan year, Jan. 1.

Failure to elect

If an eligible employee fails to file an Election Form/Salary Reduction Agreement at open enrollment, the employee is considered to have elected not to participate for the new Plan Year.

Irrevocability of elections

A participant's elections under the plan are irrevocable during the period of coverage. Once participants have elected a salary reduction amounts and benefit, he or she cannot change the elections for the period of coverage.

Benefits

During open enrollment. Multnomah County will request that each eligible employee fill out an Election Form/Salary Reduction Agreement. Eligible employees will be asked to determine a monthly contribution amount up to the monthly maximum allowed for each component of the benefit. The contribution amount cannot be changed during the associated period of coverage unless an applicable change of status is observed (please see *Change of status*):

Maximum amount for transit costs:	$240
Maximum amount for vanpool costs:	$340
Maximum amount for parking costs:	$340

Maximum amounts are monthly and subject to changes in inflation.

During the plan year. Participants will contribute to a transportation reimbursement program (TRP) through pretax salary reductions. Each participant contribution is an equal portion of the participant's total election. Participants will be eligible to request reimbursement for eligible expenses that have been incurred up to the amounts available in his or her TRP or monthly maximum, whichever is less.

Eligible transit expenses include amounts paid for a pass, token, fare card, voucher or similar item used for transportation on mass transit facilities (such as train, bus, subway or ferry.

Eligible vanpool expenses include amounts paid for transportation in a commuter highway vehicle is such transportation is in connection with travel between your residence and place of employment. A commuter highway vehicle is any highway vehicle with a seating capacity of at least six adults (not including the drive) and for which at least 80% of the mileage for a year is (a) for purposes of transporting employees in connection with travel between his or her residences and his or her places of employment, and (b) on trips during which the number of employees transported for such purposes is at least half of the adult seating capacity of the vehicle (not including the driver).

Eligible parking expenses include amounts paid for parking at or near a participant's place of employment, or expenses incurred to park for a commute to a participant's place of employment.

Participants will only be eligible to receive reimbursements for amounts that were incurred during a period of coverage for which the participant was actively contributing to his or her transit account. The period of coverage may be shortened for participants in his or her first year, please see *First elections*. The period of coverage may also differ for those participants that cease to be eligible during the plan year, please see *Termination of participation*.

A participant can access his or her funds by:

A. Using a benefits card then substantiating the expense; or
B. Paying for an eligible expense, then requesting reimbursement

Reimbursements are only available after the expense has been incurred; an expense is incurred at the time it has been paid and used.

To substantiate the use of the benefits card, a participant must:

1. Provide substantiating documentation from a third party that includes type of service, name of merchant, date(s) of service.
2. Submit required documentation no later than the run-out period, 90 days, after the end of the plan year - Dec. 31, or 90 days following the period of coverage for which the expense was incurred, whichever ends first.

To receive reimbursement for an incurred expense, a participant must:

1. Complete a claim form, available from the plan administrator or online at *benefithelpsolutions.com*.
2. Provide substantiating documentation from a third party that includes type of service, name of merchant, date(s) of service, and the amounts paid by the participant.

3. Submit required documentation no later than the run-out period, 90 days, after the end of the plan year - Dec. 31, or 90 days following the period of coverage for which the expense was incurred, whichever ends first (special exclusions for terminated participants; please see *After termination*).
4. Submit required documentation to BenefitHelp Solutions by mail, fax, or via the online portal:

Submit online:	benefithelpsolutions.com
Submit by mail:	P.O. Box 2823 Fargo, ND 58108
Submit by fax:	(855) 778-9837

At the end of the plan year. Funds remaining in a participant's TRP as of the last day of the plan year – Dec. 31 will be available to participants for use in future years so long as they continue to participate. If a participant decides not to elect any transit benefits for future plan years, he or she will forfeit any funds remaning as of the last day of the plan year for which he or she was a participant.

Funds that are forfeited will be used as follows:

1. To offset any losses experienced by the Multnomah County as a result of making reimbursements in excess of contributions paid by all participants;
2. To reduce the cost of administering the transportation benefit plan during the plan year and subsequent plan years; and
3. To provide increased benefits or compensation to participants in subsequent years in any weighted or uniform fashion that the plan administrator deems appropriate, consistent with applicable regulations.

All outstanding claims will need to be submitted within the run-out period, 90 days, after the end of the plan year - Dec. 31, or 90 days following the period of coverage for which the expense was incurred, whichever ends first (special exclusions for terminated participates, please see *After termination*).

For expenses outside of the period of coverage. A participant cannot be reimbursed for eligible transportation expenses for services rendered when he or she was not an active employee.

After termination. If a participant terminates his or her TRP, he or she will have 90 days following the end of the plan year after the date of termination to substantiate any eligible transportation expenses incurred while he or she was an active employee.

Taxation laws

This plan has been designed to meet certain requirements of existing federal tax laws. The benefits made available to participants are usually excluded from participant taxes. However, Multnomah County cannot guarantee the tax treatment to any given participant because individual circumstances may produce differing results.

Appeals

Claims

If a claim is denied in whole or part, the participant will be notified in writing by BenefitHelp Solutions (BHS) within 30 days after the date BHS received the claim. BHS may ask for an additional 15 days to handle issues outside of their control, such as an incomplete claim. Notification will include:

- A statement of the specific reason(s) for the denial
- Reference to the specific plan provisions(s) on which the denial is based
- A description of any additional materials or information the participant can provide to validate the claim and an explanation of why those additional materials are necessary
- Appropriate information on the additional actions needed by the participant if he or she would like to appeal the BHS decision

Appeal

If a claim is denied in whole or part, the participant (or authorized representative) can request additional review by the Appeals Committee. The request must be submitted on a Claim Appeal Form in writing within 180 days after the participant receives notice that the initial claim was denied. If the participant fails to appeal within 180 days, he or she will lose the right to appeal the decision and must file a suit in court to proceed.

To appeal, the member must submit a Claim Appeal Form and explain, in writing, the reasons he or she feels the claim should not have been denied. The appeal should include any additional documentation that will support his or her claim. During the appeal process, the participant will have an opportunity to ask additional questions and make written comments.

After the appeal has been decided, the participant will be allowed to review (upon request and at no charge) documents and other information relevant to his or her appeal.

Submit by mail: BenefitHelp Solutions
P.O. Box 2823
Fargo, ND 58108

Submit electronically: bhsclaims@healthaccountservices.com

Submit by Fax: 855-778-9837

Claims that have been denied for being submitted outside the Plan's runout period will be excluded from the Appeals review process.

Decision on internal review

The Appeals Committee will review and decide the participant's appeal within 60 days of receiving the written request for review. The Appeals Committee may hold a hearing on the denied claim. Any expert consulted in connection with the participant's appeal will be different from and not subordinate to any expert consulted in connection with the initial claim denial. BenefitHelp Solutions will provide the name of any expert consulted in connection with the appeal. If the claim denial is upheld, the participant will be provided with:

- A statement of the specific reason(s) for the decision
- Reference to the specific plan provision(s) on which the decision was based
- A statement of the participant's right to further review
- Any additional guidelines or protocols that influenced the decision

Decision on external review

Participants have the right for an external review BenefitHelp Solution's denial of a claim, unless the denial was based on a failure to meet eligibility requirements.

To file an external appeal, please contact BenefitHelp Solutions for an external appeal form which will ask for:

1. Name, address, daytime telephone number and email address
2. A brief description of the disagreement with the internal appeal decision and any supplemental materials

Return the external appeal form within 180-days of your receipt of the internal appeal decision.

The external reviewer must notify the participant and plan administrator within 45-days of receiving the external appeal form of it's decision. The external appeal decision will be binding and may exclude any further legal action by the participant towards the plan administrator or BenefitHelp Solutions.

Duty of beneficiary and third-party recoveries

The plan requires that covered beneficiaries promptly advise the plan administrator of third-party claims and execute any assignments, liens or other documents that the plan administrator requests. The plan may withhold benefits until such documents are received.

Any beneficiary under the plan that receives a payment, whether by lawsuit, settlement or otherwise, from third parties for the costs associated with sickness or injury resulting from the acts or omissions of another person or party must reimburse the plan to the extent that the beneficiary has received payments from the plan for such sickness or injury. The plan has first lien upon any such recovery. Any recovery the plan administrator makes from such payments is subject to a deduction for reasonable attorney fees and court costs incurred by the beneficiaries in securing the third-party payments and shall be prorated to reflect that portion of the total recovery reimbursed to the plan administrator for the benefits it had paid from the plan. However, the plan's share of the recovery will not be reduced because the beneficiary has not received the full damages claimed, unless the plan administrator agrees in writing to such a reduction.

Subrogation of third parties

The plan administrator, on behalf of the plan, has the right to recover any payments made to beneficiaries whether by lawsuit, settlement or otherwise by third parties for costs associated with sickness or injury resulting from the acts or omissions of another person or party. The plan has a first lien upon any such recovery. Any recovery by the plan administrator from such payments is subject to a deduction for reasonable attorney fees and court costs incurred by the beneficiaries in securing the third-party payments and shall be prorated to reflect that portion of the total recovery reimbursed to the plan administrator for the benefits it had paid from the plan. However, the plan's share of the recovery will not be reduced because the beneficiary has not received the full damages claimed, unless the plan administrator agrees in writing to such a reduction.

General information

Name	Multnomah County's Transportation Reimbursement Program
Effective date	Jan. 1, 2026
Plan year	Jan. 1 to Dec. 31
Governing laws	State of Oregon

Administrator information

Multnomah County
501 SE Hawthorne, Ste. 320
Portland, OR 97214

Tax identification number (EIN) 93-6002309

Agent for service of legal process

Multnomah County
501 SE Hawthorne, Ste. 320
Portland, OR 97214

Name fiduciary

Named fiduciary for the cafeteria plan: Multnomah County

Third-party administrator information

BenefitHelp Solutions
P.O. Box 2823
Fargo, ND 58108

Customer Service	(855) 378-0917
Customer Service email	customerservice@benefithelpsolutions.com
Submit an appeal	bhsclaims@healthaccountservices.com

The plan administrator appoints BenefitHelp Solutions to keep the records for the plan and to be responsible for the administration of the plan. However, the Appeals Committee acts on behalf of the plan administrator with respect to appeals. BenefitHelp Solutions will answer any questions that you may have about our plan. You may contact BenefitHelp Solutions at the above address for any further information about the plan.

Funding and type of plan administration

This is a contract administration plan. A third-party administrator processes claims for the plan.

All of the amounts payable under this plan can be paid from the general assets of the Multnomah County.

Nothing herein will be construed to require the Multnomah County or the plan administrator to maintain any fund or to segregate any amount for the benefit of any participant, and no participant or other person shall have any claim against, right to, or security or other interest in any fund, account or asset of the Multnomah County from which any payment under this plan can be made. There is no trust or other fund from which benefits are paid. While the Multnomah County has complete responsibility for the payment of benefits out of its general assets (except for premium payment benefits paid as provided in the applicable insurance policy), it may hire an unrelated third-party paying agent to make benefit payments on its behalf.