

Commuter Benefits - FAQ

Starting January 1, 2026, the administration of Commuter benefits will transition from Benefit Resources Inc. to Alight. This document is intended to help answer questions employees might have because of the transition.

Why is Ryan Specialty changing the Commuter vendor to Alight?

The decision to change partners was based on several factors. Transitioning to Alight will help streamline our benefits experience, improve service delivery, and provide a more user-friendly platform for employees.

What will happen to my funds with Benefit Resources Inc.?

Active accounts and unused funds with BRI will rollover to Alight. We anticipate all active accounts and funds to be loaded with Alight within the first few weeks of January.

Will I need to take action during Open Enrollment to secure my Commuter benefits for next year?

No. Enrollment for Parking or Transit Commuter benefits is separate and will take place on December 1, 2025. If you wish to continue participating in commuter benefits for 2026, you must take action during that time.

Will I still have access to my Commuter benefits for the remainder of the year?

Yes. Commuter benefits will be available with BRI through 12/31/2025. This includes submitting for reimbursements through 12/31/2025. All ties with Benefit Resources Inc. will terminate come January 1, 2026.

Can I still make contribution changes to my Commuter benefits?

Yes. Employees can make changes to their Commuter benefit contributions through the Alight platform at any time throughout the year.

When will changes to my Commuter benefits be made effective under the Alight administration?

This is going to be a change in administration employees need to be aware of. Beginning January 1, changes made to commuter benefits will need to happen by the 10th of the month for the upcoming month. For the initial enrollment for 2026 benefits, enrollments made by December 10 will make benefits effective January 1, 2026.

Are there any notable changes to coverage options with the new carrier?

Yes. The administration of commuter benefits with Alight will look different than the current administration with BRI. Employees will use a separate portal within the Alight platform to

complete their enrollment. Under the administration of Alight, employees will now have access to a wide variety of transportation and parking options. Employees will also need to be mindful of the 10th of the month cutoff for enrollment or changes.