

Frontier Commuter Benefit Program for CWA 1298 Employees

Commuter Plan

IMPORTANT BENEFITS INFORMATION

This booklet explains the Frontier Commuter Benefit Program for CWA 1298 Employees, as in effect on January 1, 2026

This booklet (sometimes referred to as an SPD or summary plan description) replaces your existing booklet and any summaries of material modifications with respect to this Program.

Please keep this booklet for future reference.

IMPORTANT INFORMATION

In all cases, the official Program document governs and is the final authority on its terms. Frontier reserves the right to terminate or amend any and all of its employee benefit plans, programs, or policies. Participation in the plans, programs, and/or policies is neither a contract, nor a guarantee of future employment.

What is this document?

This document is the description (sometimes referred to as the SPD) for the Frontier Commuter Benefit Program for CWA 1298 Employees (Program).

Why did I receive this document?

You may be eligible to participate in the Frontier Commuter Benefit Program for CWA 1298 Employees.

What action do I need to take?

Please review this document carefully for detailed information about your benefits and keep it for future reference.

Questions?

If you have questions regarding your commuter benefits, contact Health Equity at 1-855.692.2959 (toll-free) Monday through Friday from 7 a.m. to 7 p.m. Central time, excluding holidays.

Frontier Benefits Service Center

The Frontier Benefits Service Center offers a Web site called Frontier Benefits Service Center™ where you'll find tools to help you manage your benefits. You can access Frontier Benefits Service Center on the About You page on the Internet at <http://www.frontierbenefitscenter.com>.

The Web site makes finding information fast and easy as it guides you through your benefit transactions, including enrollment. In addition to enrolling on the site, you can:

- Hotlink to other provider sites.
- Create and print personalized provider listings and maps to providers' offices for most plans.
- Review details about your health care and insurance plans.
- Select and update your beneficiary designations.
- Verify your Frontier elections that are on file at the Frontier Benefits Service Center.

- Change Frontier Benefits Service Center password.
- Give yourself a helpful “hint” in case you forget your password.

Frontier Benefits Service Center representatives are available should you have questions about your benefits. To reach the Frontier Benefits Service Center via telephone, call 1-855-387-2887. Via this toll-free telephone number, you also can connect with other Frontier benefit providers.

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INTRODUCTION

This document constitutes the Program document for the employee benefit program known as the Frontier Commuter Benefit Program for CWA 1298 Employees (Program). This Program document legally governs the operation of the Program and is the final authority on the terms of the Program.

If you are an eligible Employee, the Program permits you to pay for certain costs associated with public transportation, van pools and work-related parking with money deducted from your paycheck before federal, state and local taxes are applied.

By participating in the Program, you can reduce your commuting expenses and taxable income, and your disposable income will increase as a result.

Frontier intends to continue the Program described within this document. However, it reserves the right at any time and for any reason, and without notice, to change, modify or terminate any of the terms, conditions or benefits of the Program subject to any obligation under a collective bargaining agreement.

ELIGIBILITY

Eligible Employees

You must be an eligible Employee to participate in the Program. The following Employees are eligible for the Program:

- An Employee who is classified by Frontier as a CWA 1298 Employee and whose job title and classification are included in a collective bargaining agreement between a Participating Company and the union, only if the collective bargaining agreement provides coverage. However, an eligible Employee does not include any common-law Employee who is a leased Employee or who is classified by the Participating Company as a contract worker or independent contractor.
- Unless otherwise provided pursuant to the terms of the applicable collective bargaining agreement, CWA 1298 Employees in the following classifications are eligible: Regular full-time; Regular part-time; Temporary full-time; and Temporary part-time.

Ineligible Employees

The following Employees are ineligible for the Program:

- An Employee on a Leave of Absence;
- An Employee receiving Long-Term Disability Benefits;
- An Employee on a layoff, as determined by his or her Employer;

- An Employee who is not classified as a CWA 1298 Employee;
- An Employee who is not in a job classification for which the applicable collective bargaining agreement requires coverage; or
- An Employee classified as a retiree.

ENROLLMENT AND EFFECTIVE DATES

If you are eligible to enroll in the Program, you may do so on your first day of employment. After that, you can enroll, change or cancel your Program benefits during any month. However, Health Equity requires that you do so before 11 p.m. Central time on the 10th calendar day of the month before the month for which you wish to receive or cancel the benefit.

Note: If you commute on Long Island Railroad or Metro-North Railroad, your deadline is 11 p.m. Central time on the fourth calendar day of the month before the month for which you wish to receive or cancel the benefit.

ENROLLING, CHANGING OR CANCELING BENEFITS

To Enroll in the Program Online:

To register, just visit www.healthequity.com/wageworks, select “LOG IN/REGISTER” and then “Employee Registration.” You’ll need to answer a few simple questions and create a username and password.

ELIGIBLE COMMUTING EXPENSES

The Frontier Commuter Benefit Program for CWA 1298 Employees covers the following types of commuting expenses:

- Bus
- Train
- Subway
- Ferry
- Streetcar
- Van pool (provided that your van pool seats six or more adults and that 80 percent of the van's mileage and 50 percent of its seating capacity are used for commuting Frontier Employees to and from work)
- Parking at the following locations:
 - At or near public transportation that is used for getting to work
 - In a garage or parking lot at or near work
 - At parking meters at or near work

SAVINGS WITH THE COMMUTER PROGRAM FOR CWA 1298 EMPLOYEES

In accordance with the Internal Revenue Code (Code), for calendar year 2026, up to \$325 of your monthly public transportation or van pool costs can be paid with before-tax deductions. If your monthly costs exceed \$325, the difference will be deducted from your paycheck after taxes are applied.

Please note: The Code determines the maximum amount that can be paid on a before-tax basis. Consequently, the amount may change periodically. The current maximum amount allowed should be verified at the HealthEquity Web site: www.healthequity.com/wageworks. Keep in mind that amounts contributed to the Program are forfeited if they are not used to reimburse eligible expenses.

The following table shows an example of how participating in the Frontier Commuter Benefit Program can increase your disposable income. However, the amount you could actually save depends on your individual commuting costs.

You can estimate your savings with the Commuter Savings Calculator on the Health Equity Web site at www.healthequity.com/wageworks.

Example of Potential Savings With the Frontier Commuter Benefit Program		
	With the Program	Without the Program
Annual Base Salary	\$40,000	\$40,000
Less Commuter Benefit Deductions (\$85 a month for 12 months)	\$1,020	\$0
Taxable Salary	\$38,980	\$40,000
Less Federal Income Tax (25%)	\$9,745	\$10,000
Less Social Security (FICA) Tax (7.65%)	\$2,982	\$3,060
Less State Income Tax (5%)	\$1,949	\$2,000
Net Paycheck	\$24,304	\$24,940
Less After-Tax Commuter Expenses	\$0	\$1,020
Increase in Annual Available Income	\$24,304	\$23,920
Increase in Annual Available Income	\$384	\$0

In this example, by participating in the Frontier Commuter Benefit Program, you would increase your annual available income by \$384. Instead of paying more taxes, you would have nearly \$400 extra that you can use any way you choose.

Note: Actual savings will vary based on your individual tax situation and on your state tax rate. You may want to consult a tax professional for more information. Amounts contributed to the Program that are not used for eligible reimbursements are forfeited.

For calendar year 2026, parking expenses, up to \$325 a month, can be paid on a before-tax basis. If your parking costs exceed \$325, the difference will be deducted from your paycheck after taxes are applied.

Please note: The Code determines the maximum amount that can be paid on a before-tax basis. Consequently, the amount may change periodically. The current maximum amount allowed should be verified at the HealthEquity Web site: www.healthequity.com/wageworks. Keep in mind that amounts contributed to the Program are forfeited if they are not used to reimburse eligible expenses.

MAKING YOUR ELECTIONS FOR REIMBURSEMENT

With before-tax money deducted from your paycheck, HealthEquity allow you to pay your public transportation agency, van pool operator or parking facility directly and then easily elect to be reimbursed for that expense.

The following information outlines how to receive reimbursements:

- Call or visit the HealthEquity website and place your commuter order by identifying your type of commuting expense (public transportation, van pool or parking).
- Follow the instructions provided.
- Specify your monthly commuting costs. This amount will be deducted from your paycheck before taxes are applied. The amount will be held for reimbursement until you claim it, while you remain eligible to participate.
 - For your convenience, you can elect to have this amount automatically deducted from your paycheck each month until you change or cancel your order, or you can opt to make a new election every month.
-

Your Transit Options If you ride public transportation to work, HealthEquity has several convenient options for you to receive your passes, tickets, smart cards, or other fare media.

Home Delivery

- When you order your monthly passes or tickets for public transportation through HealthEquity, you can enjoy the convenience of automatic home delivery every month.
- HealthEquity will mail your pass in a plain business envelope, so be careful not to mistake it for junk mail. The exact date of delivery may vary depending on your transit agency and the U.S. Mail. If it still hasn't come by the first business day of the benefit month, call HealthEquity as soon as possible (no later than the third business day of the month) at 855.692.2959.
- If you order a smart card, HealthEquity will reload your account in the amount of your order before the start of each commute month. HealthEquity Commuter Card
- If you ordered a HealthEquity® Visa® Commuter Card (Commuter Card), use it to pay for your qualified commuting expenses.

- Funds from each month's order will become available through your card on the 20th of the month before the benefit month (e.g. June 20 for the July benefit month).
- You can check your balance anytime by logging in to your account.
- All other program related eligibility rules apply, as well as some card-specific requirements. See the information that came with your HealthEquity Commuter Card for more information, or check www.healthequity.com/wageworks.

Your Parking Options

If you park near where you work, or near where you board public transit you take to work, you have several ways to pay for your parking through HealthEquity.

Pay My Parking This is the standard monthly option. HealthEquity will pay your parking provider on your behalf in time for the start of each order month. This works well if you pay for a monthly parking space or permit.

HealthEquity Commuter Card If you pay for your parking with a debit or credit card, consider using the Commuter Card instead. This is a stored value card that works like a credit card at parking operators that accept them.

Pay Me Back If you don't pay on a monthly basis, or your parking garage doesn't accept cards, select this option. Park, pay, and then use Pay Me Back to get reimbursed. Here's how to use Pay Me Back*:

- Log in to your account at www.healthequity.com/wageworks.
- Select "Submit Receipt or Claim."
- Complete the online process by following the step-by-step instructions.
- If you prefer to submit a Pay Me Back request by fax, email, or mail, download and print the form from Forms & Documents.
- If your provider does not provide receipts (e.g. cash meters that do not provide receipts), follow the instructions to request payment online.
- Requests must be submitted within 180 days of payment.

Please note: To use Pay Me Back, you must have an active Parking election for the month the expense was incurred

Changing Your Commuter Benefits Order

Your commuter benefits program provides you maximum flexibility and convenience. You can change or cancel your order anytime your needs change, subject to monthly election and cut-off deadlines applicable to your transit agency or required by your employer. It's as easy to manage your commuter account or make changes as it is to sign up in the first place. All it takes is just a quick visit to www.healthequity.com/wageworks to access your commuter benefits account or a toll-free phone call. It's easy to make a change.

Log in to your commuter benefits account at www.healthequity.com/wageworks, then:

- Choose "Modify or Cancel Commuter Order" from the menu or select the listing for the order itself. Any change or cancellation must be completed by the monthly election and cut-off deadlines applicable to your transit agency or required by your employer. However, you are not required to participate every month. Check your HealthEquity commuter dashboard online for your change or cancellation deadline.
- To cancel, just click the "Cancel" button.
- To change details such as amount, frequency, or mailing address, follow the instructions and place your order.
- To change to a different type of pass or parking provider, cancel your order and start over with a new one. If you've entered your correct email address, you will receive an email confirmation as well as monthly reminders reflecting the change. If you prefer to make changes by phone, call 855.692.2959

DEFINITIONS

For purposes of this Program, the following definitions apply unless the context clearly indicates otherwise:

Bargained Employee. A Bargained Employee is an Employee whose job title and classification are included in a collective bargaining agreement between a Participating Company and a union that has agreed to the benefits provided under the Program.

Code. Code refers to the Internal Revenue Code of 1986, as amended from time to time, and the final regulations issued thereunder by the secretary of the treasury, as applicable.

Commuter Highway Vehicle. Shall have the same meaning as that term is defined in Code section 132(f) and the regulations thereto.

Company. Company refers to Frontier Communications

Compensation. Compensation is the wages or salary paid to an Employee by a Participating Company for federal income tax purposes plus elective deferrals (as defined in Code section 402(g)(3)) and amounts that are contributed to or deferred by such Employee's Employer at the election of such Employee that are excluded from the gross income of such Employee pursuant to Code sections 125, 132(f), 401(k) and 457.

Covered Expenses. Covered Expenses are any costs associated with the commuting process to and from work. These include Qualified Parking, Transit Passes and Transportation in a Commuter Highway Vehicle.

Employee. An Employee is any individual, other than a Leased Employee or Nonresident alien employed outside the U.S., who is carried on the payroll records of a Participating Company as a common law Employee and who receives a regular and stated Compensation, other than a pension or retainer, from that Participating Company, in exchange for services rendered to that Participating Company.

Employer. An Employer is an Employee's employing Participating Company.

Frontier Controlled Group. With respect to the named company, each:

- Corporation that is a member of a controlled group of corporations within the meaning of section 414(b) of the Code of which the named company is a member;
- Trade or business (whether or not incorporated) with which the named company is under common control (as defined in section 414(c) of the Code);
- Organization (whether or not incorporated) that is a member of an affiliated service group (as defined by section 414(m) of the Code) that includes the named company; and
- Other entity required to be aggregated with the named company and treated as a single employer under section 414(o) of the Code.

Leased Employee. A Leased Employee is any individual who is a leased Employee within the meaning of section 414(n)(2) of the Code.

Leave of Absence. A Leave of Absence is a leave granted in a uniform and nondiscriminatory manner, pursuant to the terms and conditions of the Employee's Participating Company leave policy and may be amended from time to time.

Long-Term Disability Benefits. Long-Term Disability Benefits are benefits received pursuant to the terms and conditions of the Employee's Participating Company Disability Program and may be amended from time to time.

Participating Company. A Participating Company is any member of the Frontier Controlled Group that employs CWA 1298 Employees which has elected to participate in the Program.

Program. Program refers to the Frontier Commuter Benefit Program for CWA 1298 Employees, as set forth herein.

Qualified Parking. Qualified Parking has the same meaning as it is defined in Code section 132(f) and the regulations thereto.

Transit Passes. Transit Passes has the same meaning as it is defined in Code section 132(f) and the regulations thereto.

Transportation in a Commuter Highway Vehicle. Transportation in a Commuter Highway Vehicle has the same meaning as it is defined in Code section 132(f) and the regulations thereto.