

Commuter Benefit Plan

MASS TRANSIT AND PARKING EXPENSE SAVINGS

Are you paying more taxes than you need to? By enrolling in a **Commuter Benefit Plan**, you can pay for qualified workplace commuting expenses with tax-free contributions. You will not have to pay federal income taxes, social security (FICA) taxes, or state income taxes on these expenses (this may vary by state). Benefit Resource (BRI)'s convenient options and tools make it easy to save money each month – when you enroll in the plan, just indicate how much you'd like to contribute to your mass transit and/or parking account.

WHAT ARE ELIGIBLE COMMUTING EXPENSES?

Qualified (or eligible) workplace commuting expenses must be for mass transit and/or parking expenses incurred between a residence and place of employment. Plan funds must be used for qualified commuting expenses only.

Qualified mass transit expenses include buses, trains, subways, ferries, and vanpools. The card also allows for contactless payments through Apple Pay®, Samsung Pay®, and Google Pay®.

Qualified parking expenses are those incurred near your workplace (e.g. SpotHero) or at a location from which you commute to work (e.g. a park-and-ride).

HOW DO I DETERMINE MY ELECTION AMOUNT?

When using your Beniversal or eTRAC Prepaid Mastercard, set your mass transit and/or parking election equal to your total monthly expense. Your election is how much money you choose to have deducted from your paycheck and deposited into your account. If you decide to enroll in *both* a mass transit and parking account, you must sign up for them separately and fund separate elections for each account.

Your contributions will be deducted tax-free up to the IRS monthly maximums. The current tax-free limits can be found in your plan documentation or on BenefitResource.com.

Review the “Tips for Using Your Card” section on the next page to get the most out of your account.

KEY INFORMATION

- Calculate your potential tax savings using the Commuter Calculator on BenefitResource.com.
- Once your payroll deductions begin, they will be posted to the corresponding account(s) and available to use for eligible commuting expenses.
- Your election(s) will remain in effect until you submit an election change. Check with your employer on how and when changes must be submitted.
- Any extra money in your account rolls over and can be used for future qualified expenses. Excess cash balances cannot be refunded from an account and can only be used for qualified expenses.
- If you build up a balance, you may temporarily reduce your election to \$0 in order to spend down the balance and remain active in the plan.
- For more information, contact your employer or see your plan documentation.

BRI PRO TIP

Visit the Commuter Resource Center at BenefitResource.com to view useful links and tips about using your Beniversal or eTRAC card for commuting in your area.

HOW MUCH WILL I SAVE?*

Calculate your tax savings at BenefitResource.com.

Monthly commuter expense	\$200
Monthly tax savings (Federal, State, FICA)	\$60
ANNUAL TAX SAVINGS	\$720

*The figures above are for illustration purposes only. Actual savings and tax rates may vary.

USING YOUR CARD



After initial enrollment, you will receive your benefits card in the mail to use at qualified mass transit and/or parking vendors. As of January 1, 2016, workplace mass transit expenses must be purchased using the card. In the unlikely event that a merchant does not accept the card for eligible parking and vanpooling expenses, claim reimbursement is available.

ACCOUNT SUPPORT

BRIWEB

Log into BRIWEB to securely manage your accounts, view balances, and submit claims. For quick access, go to BenefitResource.com, and select the Employee Login option. If it's your first time logging in and you need help registering for an account, visit our BRIWEB FAQs Page: BenefitResource.com/BRIWEB-FAQs

BRIMOBILE

Download the BRIMOBILE app for on-the-go account access, available for both Apple and Android in your device's app store.

QUICKBALANCE

Access QuickBalance, which provides instant access to account balance information from any phone or web connection. Simply call Participant Services at (800) 473-9595 and select the automated QuickBalance option.

TIPS FOR USING YOUR FUNDS


- Elect the full cost of your mass transit and/or parking expense, which will be deducted on a tax-free basis up to the current limit. Any remaining amount needed to cover your monthly expense will be deducted on a post-tax basis. The entire election amount will be loaded to your card.
- Limit purchases to the available balance. Before making a purchase, verify your balance to ensure you have enough money on your card to cover the full cost of your expense. Use another payment method in the case of insufficient funds.
- Use it like a debit or credit card. If asked, select CREDIT to sign for the purchase or DEBIT to enter a PIN. To request a PIN, call (855) 247-0198. There is no ATM or cash access associated with this card.
- Link your card for recurring expenses or reload programs. If you are enrolled in an auto-reload program, monthly online subscription, or online payment program, link your card to the program as the payment source.
- Set up direct deposit through BRIWEB to get reimbursements faster for workplace parking or vanpool expenses.

PARTICIPANT SERVICES

Participant Services is available to assist via phone, email and live chat. Both English- and Spanish-speaking representatives are available.

 (800) 473-9595 (M - F, 8am - 8pm (ET))

 ParticipantServices@BenefitResource.com

 Live chat is available through the participant login at BenefitResource.com