



Open Enrollment Starter Kit

COMMUTER BENEFIT PLAN (CBP)

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WHY DO I NEED...

A Mass Transit Account (Commuter Benefit Plan)?



WHAT IS IT?

A **Mass Transit Account** is one of two accounts under a **Commuter Benefit Plan**, which allows you to set aside money from your paycheck before taxes to use for work-related mass transit expenses.



WHAT IS IT USED FOR?

You can use a Mass Transit Account to pay for any portion of your workplace commute where you take mass transit. This may include subways, buses, ferries, trains, and vanpools. However, you cannot use a mass transit account to pay for taxis, tolls, or carpools.



HOW DO I SAVE MONEY?

You can look at your savings on a monthly basis. The money in your mass transit account is tax-free (up to the monthly limits).

TAX SAVINGS EXAMPLE

Your monthly train ticket is \$200. Your tax rate is 30%.
You save \$60 a month (\$720 a year).*

EXAMPLE SAVINGS CALCULATION

$$\begin{aligned} \$200/\text{month} \times 30\% \text{ tax rate} &= \$60/\text{month} \times \\ 12 \text{ months} &= \$720/\text{year in savings}^* \end{aligned}$$

CALCULATE YOUR SAVINGS

$$\begin{aligned} \text{Monthly Election} \times \text{Tax Rate} &= \\ \text{Monthly Savings} \times 12 &= \text{Annual Savings} \end{aligned}$$

$$\begin{aligned} \$ \underline{\hspace{2cm}} \times \underline{\hspace{2cm}}\% &= \\ \$ \underline{\hspace{2cm}} \times 12 &= \underline{\hspace{2cm}} \end{aligned}$$

*For illustration purposes only. Individual tax rates and maximum limits apply.



WHY DO I NEED THIS PLAN?

A Mass Transit Account is a great way to save money on your daily commute. Depending on your tax rate, you could save between \$50 to \$100 each month. Enrollment is open year-round for this account. Ask your benefits representative about how to enroll. If you have workplace parking expenses, you can also look into enrolling separately in a parking account.

For more information, visit BenefitResource.com



WHY DO I NEED...

A Parking Account (Commuter Benefit Plan)?



WHAT IS IT?

A **Parking Account** is one of two accounts under a **Commuter Benefit Plan**, which allows you to set aside money from your paycheck (before taxes) and use it for work-related parking expenses.



WHAT IS IT USED FOR?

You can use a Parking Account to pay for any portion of your commute that involves parking. This may include parking at/near your place of employment, or parking at/near a location in which you take mass transit. However, a parking expense at/near your home is not an eligible expense.



HOW DO I SAVE MONEY?

You can look at your savings on a monthly basis. The money in your Parking Account is tax free (up to the monthly limits).

TAX SAVINGS EXAMPLE

You pay \$240 per month for a park and ride. Your tax rate is 30%. You save \$72 per month (\$864 per year).*

EXAMPLE SAVINGS CALCULATION

$$\begin{aligned} \$240/\text{month} \times 30\% \text{ tax rate} &= \$72/\text{month} \times \\ 12 \text{ months} &= \$864/\text{year in savings}^* \end{aligned}$$

CALCULATE YOUR SAVINGS

$$\begin{aligned} \text{Monthly Election} \times \text{Tax Rate} &= \\ \text{Monthly Savings} \times 12 &= \text{Annual Savings} \end{aligned}$$

$$\begin{aligned} \$ _____ \times _____\% &= \\ \$ _____ \times 12 &= ___________ \end{aligned}$$

*For illustration purposes only. Individual tax rates and maximum limits apply.



WHY DO I NEED THIS PLAN?

A Parking Account is a great way to save money on your daily commute. Think of a parking account as a monthly discount on your work-related parking expenses, equal to your tax rate – potentially up to a 40% discount! Enrollment is open year-round for this account. Ask your benefits representative about how to enroll. Also using mass transit? Remember to sign up for a separate account!

For more information, visit BenefitResource.com

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](https://www.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](https://www.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](https://www.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

Commuter Resource Center

[BENEFITRESOURCE.COM/CBP-RESOURCE](https://BenefitResource.com/CBP-RESOURCE)

Visit the Commuter Resource Center on BenefitResource.com. There, you'll find information on:

- How to safely return to work
 - Tips on using your benefits card
 - Paying for qualified rideshare services through Uber and Lyft (if available in your area)
 - Information about pre-tax limits and election changes
 - How to sign up for direct deposit and email/text alerts
 - Information on what's eligible under a Parking and Mass Transit Account
 - Location-specific information
- ...and more!



Boston



Chicago



Los Angeles



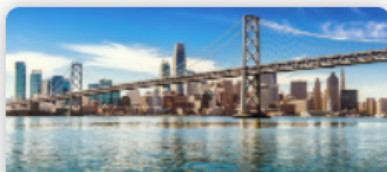
New Jersey



New York



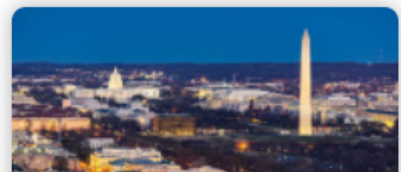
Philadelphia



San Francisco



Seattle



Washington DC



General

HOW TO USE THE COMMUTER RESOURCE CENTER: Find your city and view useful links and tips about using your Beniversal or eTRAC card for commuting in your area. If your city is not listed, choose "General" for links and tips that apply to all locations.

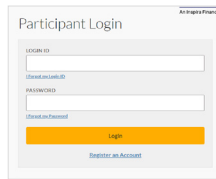
Tax-free Account Resources

WHAT YOU NEED TO EFFICIENTLY MANAGE YOUR ACCOUNTS

Benefit Resource (BRI) has the resources you need to efficiently manage your tax-free benefit accounts. For additional assistance, see our BRIWEB Page: BenefitResource.com/resources/briweb

BRIWEB

BRIWEB is your secure online login for managing your accounts with BRI. Key features include:



- Submit claims and receipts
- Update contact information
- View balance and transaction information
- Access Eligible Expense lookup table
- Download forms & other important files

To log in, visit BenefitResource.com and select the Employee Login option. If you have not already created a Login ID, you will need:

- **Company Code:** Provided by your employer
- **Personal Info:** First name, last name, date of birth, and home zip code

If the system needs additional information, you may need to also provide your **Member ID** (Typically a 9-digit ID selected by your employer like SSN, payroll ID, etc.)

BRI PRO TIP

You can receive your reimbursements faster by signing up for direct deposit on BRIWEB.



BRIMOBILE

BRIMOBILE provides on-the-go access to your account. Download the app today.

You will need your Login ID and password to access the app for the first time. If you have not created a Login ID and password, you will first need to register on BRIWEB.

BRIALERTS

BRIALERTS provide real-time account-based texts or emails. Sign up through the “Notifications” tab on BRIWEB or BRIMOBILE. Standard text rates may apply.

- Card purchases and denials
- Monthly balance reminders
- Claim reimbursements
- Deposit information
- Duplicate transactions


TIPS FOR MANAGING YOUR ACCOUNTS

- **Check your balance.** Check your balance routinely and before making large purchases.
- **Be aware of you plan deadlines.** Check your plan documentation to see when eligible services must be provided and submitted.
- **Save receipts and documentation.** Pre-tax benefit accounts are governed by the IRS and may require proof that funds were used for eligible expenses.


FAQs: Visit our FAQs page for more information about your plan(s).

Getting Started with BRI Video: View a brief overview video on these tools in the Resource Center at BenefitResource.com

FOR QUESTIONS, PLEASE CONTACT PARTICIPANT SERVICES

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

 ParticipantServices@BenefitResource.com

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



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