

# Commuter Benefit Plan

*savings for your workplace mass transit  
and parking expenses*

*Enrolling in a commuter benefit plan saves you money each month,  
PLUS our convenient options and tools make it easy.*

## Are you paying more taxes than you need to?

By enrolling in a commuter benefit plan, you can pay for qualified workplace mass transit and parking expenses with tax-free contributions, meaning that you will not pay federal income taxes, social security (FICA) taxes, or state income taxes (may vary by state) on these expenses. When you enroll in the plan, you will indicate how much you want to contribute to your Mass Transit and/or Parking Account.

## What are eligible commuting expenses?

Qualified workplace commuting expenses must be for mass transit and/or parking expenses incurred between a residence and place of employment. Qualified mass transit expenses include: buses, trains, subways, ferries and van pools. Qualified parking expenses include parking expenses incurred near your workplace or a location from which you commute to work (e.g. park-and-ride).

## How do I determine my election amount?

When enrolling in a commuter benefit plan, you will need to make separate elections for your monthly qualified expenses for mass transit and/or parking. The maximum tax-free amount you can contribute to each account is limited by the IRS, and is subject to change each year. For current tax-free maximums, please refer to your plan documentation or visit [www.BenefitResource.com](http://www.BenefitResource.com).

There are two methods for determining your election:

- If you will use the Beniversal® or eTRAC® Prepaid MasterCard®, your election should equal your total monthly expenses. This will ensure your card is fully funded for purchases. Any amount exceeding the tax-free limits will be taken on an after-tax basis.
- If you will not use a card, your monthly election amount should be limited to your monthly qualified workplace commuting expenses, up to the tax-free maximum.

Once your payroll deductions begin, they will be posted to the corresponding account and will then be available to use for qualified workplace commuting expenses related to that account.



Learn more about commuter benefit accounts or  
view our video presentation at  
[www.BenefitResource.com](http://www.BenefitResource.com)



## Tax Savings Example

Monthly commuter expense	\$125.00
Monthly tax savings (Federal, State, FICA)	\$37.50
Annual tax savings	\$450.00

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

Calculate your personalized tax  
savings at [www.BenefitResource.com](http://www.BenefitResource.com)

## Key Information

- A commuter benefit plan is an employee benefit offered by your employer in accordance with Section 132(f) of the Internal Revenue Code.
- Plan funds must be used for qualified commuting expenses. Improper use of funds could result in plan restrictions or termination of the plan.
- Your election(s) will remain in effect until an election change is submitted. Check with your employer on how and when changes must be submitted.
- Unused cash balances will be carried forward to be used for future qualified expenses for that account. Excess cash balances cannot be refunded from a 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 additional details regarding your plan, contact your employer or see your plan documentation.

## How do I access my commuter benefit plan?

### Use your card

After initial enrollment, you will receive the **Beniversal Prepaid MasterCard** or **eTRAC Prepaid MasterCard** for use at qualified mass transit and/or parking vendors.



#### Tips for using your card:

- **Be sure to elect the full cost of your mass transit and/or parking expense.** While the IRS limits how much can be taken tax-free, this will allow you to purchase your full commuting expense with the card.
- **You are limited to the available balance.** Your employer may take your election over a number of payrolls. Before making a purchase, verify your balance to ensure that the full cost of your expense is available to use the card.
- **Use it like a debit or credit card.** When using your card, if asked, select CREDIT to sign for the purchase or DEBIT to enter a PIN. For instructions on how to request a PIN, check your card mailer or log into your account at [www.BenefitResource.com](http://www.BenefitResource.com). 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, your card can be linked to that program as the payment source.

### Submit a claim

When not using your card, you can submit a claim for your expense. Claims can be submitted:

- **Online at [www.BenefitResource.com](http://www.BenefitResource.com)**  
Once logged into your account, go to the *Commuter Benefit Plan* tab and select *Submit Online Claim*. Follow the on screen instructions.
- **Through the BRiMobile app**  
Download the *BRiMobile* app from the Apple App Store or Google Play.
- **By faxing/mailling a claim form**  
Claim forms can be downloaded and printed from [www.BenefitResource.com](http://www.BenefitResource.com).

The IRS requires that claims for qualified expenses be received by Benefit Resource within 180 days after the service is provided. Reimbursements are paid weekly. To receive your reimbursements by direct deposit, please log into your account at [www.BenefitResource.com](http://www.BenefitResource.com) and submit your direct deposit account information.



The Beniversal / eTRAC Card is issued by The Bancorp Bank pursuant to license by MasterCard International Incorporated. The Bancorp Bank; Member FDIC. MasterCard is a registered trademark of MasterCard International Incorporated. ©2013 Benefit Resource, Inc. All rights reserved.

### Account Support

#### Log into BRiWeb

BRiWeb is your secure participant login for managing your accounts, viewing balances and submitting claims. To log in, go to [www.BenefitResource.com](http://www.BenefitResource.com), click on Participants in the secure login section and enter:

**Company Code:** Provided by your employer

**Member ID:** Social Security Number or unique ID provided by your employer

**Initial Password:** 5-digit home zip code (You will be prompted to change the password upon initial login.)

#### Download the BRiMobile app

BRiMobile is your on-the-go account access for viewing balances and recent transactions and submitting claims. Download the BRiMobile app from the Apple App Store or Google Play.

#### Access QuickBalance

QuickBalance provides instant access to account balance information from any phone or web connection. Simply have your card available and call (888) 99MYBAL or visit [www.BRiWeb.mobi](http://www.BRiWeb.mobi).

### For questions, contact Participant Services

**Phone:** (800) 473-9595, Monday - Friday, 8am - 8pm (Eastern Time)

**Email:**  
[ParticipantServices@BenefitResource.com](mailto:ParticipantServices@BenefitResource.com)

**Live Chat:** Available through the participant login at [www.BenefitResource.com](http://www.BenefitResource.com), Monday-Friday, 8am - 5pm (Eastern Time)



245 Kenneth Drive ♦ Rochester NY 14623-4277  
(866) 996-5200 ♦ [www.BenefitResource.com](http://www.BenefitResource.com)



## How to Enroll or Change Election in the Commuter Benefit Plan (CBP)

Follow the instructions below for enrolling or changing your Commuter Benefit Plan election.

*Note: Enrollments and changes made by the 5<sup>th</sup> of the month will be effective the same month. Enrollments or changes received on the 6<sup>th</sup> or later will be processed for the next month.*

1. Go to [www.BenefitResource.com](http://www.BenefitResource.com). Click on **Participants** from the Secure Login section. The secure Participant Login page will open in a new window.
2. To log in, you will need to enter the following:  
**Company Code:** sample  
**Member ID:** Your Social Security Number or alternative ID provided by your employer.  
*TIP: Enter the ID with no spaces or dashes.*  
**Password:** 5 digit zip code (Please note, you will be prompted to change your password upon initial login).
3. Select the **Commuter Benefit Plan** tab.
4. Click on **CBP Enrollment and Changes** under "Manage your Account".
5. Click **Next** to begin enrollment.
6. Verify or enter your contact information. Your card will be mailed to the address on file so please be sure that it is correct. At the bottom of the screen, click on **Next** to continue.  
*TIP: If you update your contact information, be sure to also inform your employer of the change.*
7. Enter the dollar amount of your monthly election(s) for mass transit and parking. Click **Next**.  
*TIP: You will need to elect mass transit and parking separately. You will not have access to mass transit funds for parking expenses and vice versa.*
8. On the "Confirm CBP Elections" screen, please be sure the amount is correct. Click **Next**.
9. Read the agreement and then click **I Agree**.
10. Print the "CBP Confirmation Statement" and retain for your records.



**Questions?**  
**Call Benefit Resource Participant Services**  
**at 800-473-9595.**  
**Representatives are available to assist you**  
**Monday-Friday, 8am-8pm (Eastern Time).**

The Beniversal Card is issued by The Bancorp Bank pursuant to license by MasterCard International Incorporated.  
The Bancorp Bank; Member FDIC. MasterCard is a registered trademark of MasterCard International Incorporated. ©2015 Benefit Resource, Inc. All rights reserved.