



# WELCOME TO COMMUTER BENEFITS!

**Commuter Benefits are** tax-free fringe benefits, authorized by the Internal Revenue Code 132(f), that allow hardworking employees, like you, to pay for qualified commuting costs using pre-tax money.

## Qualified Commuting Costs

A wide variety of Commuter Benefit products ensures that no matter how you commute, you can enjoy the savings and convenience of the benefit. Commuter Benefits cover the following commuting expenses:

**To see how much you could save, check out our savings calculator at:**  
**[edenredbenefits.com/foremployees/#employee-calculator](https://edenredbenefits.com/foremployees/#employee-calculator)**

\*Estimated employee savings are for informational purposes only, and based on the 2023 tax year. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.

## How You Save

Since commuter benefits allow you to use tax-free money to pay for qualified commuting costs, you'll end up saving on your income taxes. Below is a real life example of how the tax savings work.

### Estimated Tax Savings (Transit Only)

Without Commuter		With Commuter	
Gross annual pay (estimate)	\$55,000	Gross annual pay (estimate)	\$55,000
Estimated tax rate (22%)	-\$12,100	Maximum annual commuter account contributions	-\$3,600
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$51,400
Estimated annual commuting expenses*	-\$3,600	Estimated tax rate (22%)	-\$11,308
Final annual pay	=\$39,300	Final annual pay	=\$40,092
You take home this much more annually: \$792			

### Estimated Tax Savings (Transit and Parking)

Without Commuter		With Commuter	
Gross annual pay (estimate)	\$55,000	Gross annual pay (estimate)	\$55,000
Estimated tax rate (22%)	-\$12,100	Maximum annual commuter account contributions	-\$7,200
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$47,800
Estimated annual commuting expenses*	-\$7,200	Estimated tax rate (22%)	-\$10,516
Final annual pay	=\$35,700	Final annual pay	=\$37,284
You take home this much more annually: \$1,584			



## Did You Know?

There's no open enrollment period. You can sign up, pause or even cancel contributions to your account at any time.



## HOW TO SIGN UP

- 1 Head to [www.login.commuterbenefits.com](http://www.login.commuterbenefits.com), select Employee, then click 'New User Sign Up'.
- 2 Enter your Company ID: 109342
- 3 Enter your First Name, Last Name and Zip Code.
- 4 Confirm your username, create a password and click 'Next'.
- 5 You are now registered!
- 6 To place your first order, click on 'Place An Order'.

## COMPANY INFORMATION

Company: Pittsburg

Company ID: 109342

Monthly Cut-off Date: 10th

## SPECIAL NOTES



### Questions?

Have questions about the program or need a little help enrolling?

Our Customer Service team is here to help. Just call 888.235.9223 Monday – Friday, 8 am – 8 pm EST.



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## Commuter Benefits Resource Guide

Pay for your commute  
with pre-tax dollars





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## Welcome to Commuter Benefits!

Commuter benefits help you pay for your commute to and from work using pretax dollars, which saves you money on your taxes each year. You can use commuter benefits for transit, rideshares and qualified paid parking. Check your commuter benefits account to determine which options are available under your current commuter benefits program.



On

AVERAGE,

EMPLOYEES save \$700 each year, or more when they set aside up to \$270.00 a month to pay for transit commuting expenses. Below is an estimated tax savings for someone who uses commuter benefits for transit and parking expenses.

Without Commuter Benefits		With Commuter Benefits	
Gross annual pay (estimate)	\$55,000	Gross annual pay (estimate)	\$55,000
Estimated tax rate (22%)	-\$12,100	Maximum annual commuter account contributions	-\$6,480
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$48,520
Estimated annual commuting expenses*	-\$6,480	Estimated tax rate (22%)	-\$10,701
Final annual pay	=\$36,420	Final annual pay	=\$37,819
You take home this much more annually: \$1,399			



A public transit commuter in Chicago who earns \$55,000 per year **could save \$713 ANNUALLY.**

A New York City commuter making \$75,000 a year, pays to park and takes public transit **could save \$1,426 ANNUALLY.**



\* Estimated employee savings are for informational purposes only, and based on the 2021 tax year. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.

# HOW THE SAVING WORK



# COMMUTES THAT ARE COVERED

**a wide  
VARIETY OF  
COMMUTER BENEFIT** products ensures  
that no matter how an employee commutes, they can  
enjoy the savings and convenience of the benefit.

## Transit Riders

- BUS • SUBWAY • TRAIN
- TROLLEY • FERRY
- WATER TAXI • LIGHT RAIL

## Drivers

- PARKING EXPENSES
- METERS
- GARAGES AND LOTS

## Carpoolers

- VANPOOL
- RIDESHARING (UBERPOOL  
AND LYFT SHARED)



# HOW MUCH CAN I SPEND?



## you can SET ASIDE UP TO \$270

per month on transit expenses and up to \$270 per month on parking expenses\*. The IRS reviews this amount yearly, setting higher limits with an average of a \$5 increase each year.

Keep in mind that transit and parking funds are considered two separate buckets of money. Be sure to calculate both your transit and parking expenses separately, and choose contributions accordingly.

Transit

\$270/month

Parking

\$270/month

\* As of the 2021 tax year



# HOW TO SPEND TRANSIT FUNDS



## **PREPAID CARDS**

Reloadable commuter benefit cards that are accepted at transit agencies or designated transit retail centers where only transit and vanpool passes, tickets, and fare cards are sold, or at fare vending machines.



## **COMMUTER CHECK VOUCHERS**

Commuter Check Vouchers are redeemable for passes, tickets, or cards anywhere transit, parking, or vanpool vouchers are accepted.



## **SMART CARDS**

We offer several transit agency-specific Smart Cards across the nation. And, we are constantly adding more to our catalog.



# HOW TO SPEND PARKING FUNDS



## PREPAID CARDS

Our prepaid cards offer the functionality and convenience of a reloadable, personalized, prepaid card for use at parking facilities nationwide. No receipts are necessary with this solution, just swipe and go!



## MONTHLY DIRECT PAY

We can directly pay parking and vanpool providers on your behalf. This is a great option for commuters who pay for parking on a monthly or quarterly basis.



## COMMUTER CHECK FOR PARKING VOUCHERS

These vouchers are made payable to the parking provider of your choice and can be used to pay for parking expenses. Commuter Check for parking vouchers may be used to purchase one or more types of parking, and you can order as many vouchers as needed for multiple parking providers.



## SPOT HERO

Use your prepaid card to pay for parking with SpotHero. With SpotHero, you can easily book affordable parking at more than 5,000 garages, lots and valets.

# HOW TO SPEND BIKING FUNDS



## »» COMMUTER CHECK FOR BICYCLING VOUCHERS

Commuter Check for bicycling vouchers can be ordered in any denomination between \$10 and \$20 and are accepted at participating bicycle shops and bicycle storage facilities nationwide. Use them as payment towards bicycles, bicycle equipment, repairs, and/or storage fees associated with your commute to work. Please note that the biking can be offered as a subsidy by your employer, and is not part of the pre-tax benefit.



# RIDE SHARE SERVICES

WITH YOUR PREPAID CARD, YOU CAN USE YOUR  
PRETAX COMMUTER BENEFITS TO PAY FOR RIDES  
WITH UBERPOOL AND LYFT SHARED.

## HOW TO USE COMMUTER BENEFITS FOR UBER AND LYFT:

1. Open up the Lyft or Uber app on your smartphone.
2. Select Commuter Benefits as your payment method and add your card information.
3. When you are ready to schedule your ride, open your app and choose your destination.
4. Select your prepaid card as your payment method.
5. Select the eligible shared ride option.



# SIGNING UP

Our online platform makes ordering your commuter benefits products a breeze. Signing up is easy!

## Follow THE STEPS BELOW TO GET STARTED:

1. Head to [www.login.commuterbenefits.com](http://www.login.commuterbenefits.com) and click on 'Sign Up Now'.
2. Enter your Company ID.
3. Enter your First Name, Last Name and Zip Code.
4. Confirm your username, create a password and click 'Next'.
5. You are now registered!

# Did you know?

There's no open enrollment period. You can sign up, pause or even cancel contributions to your account at any time.

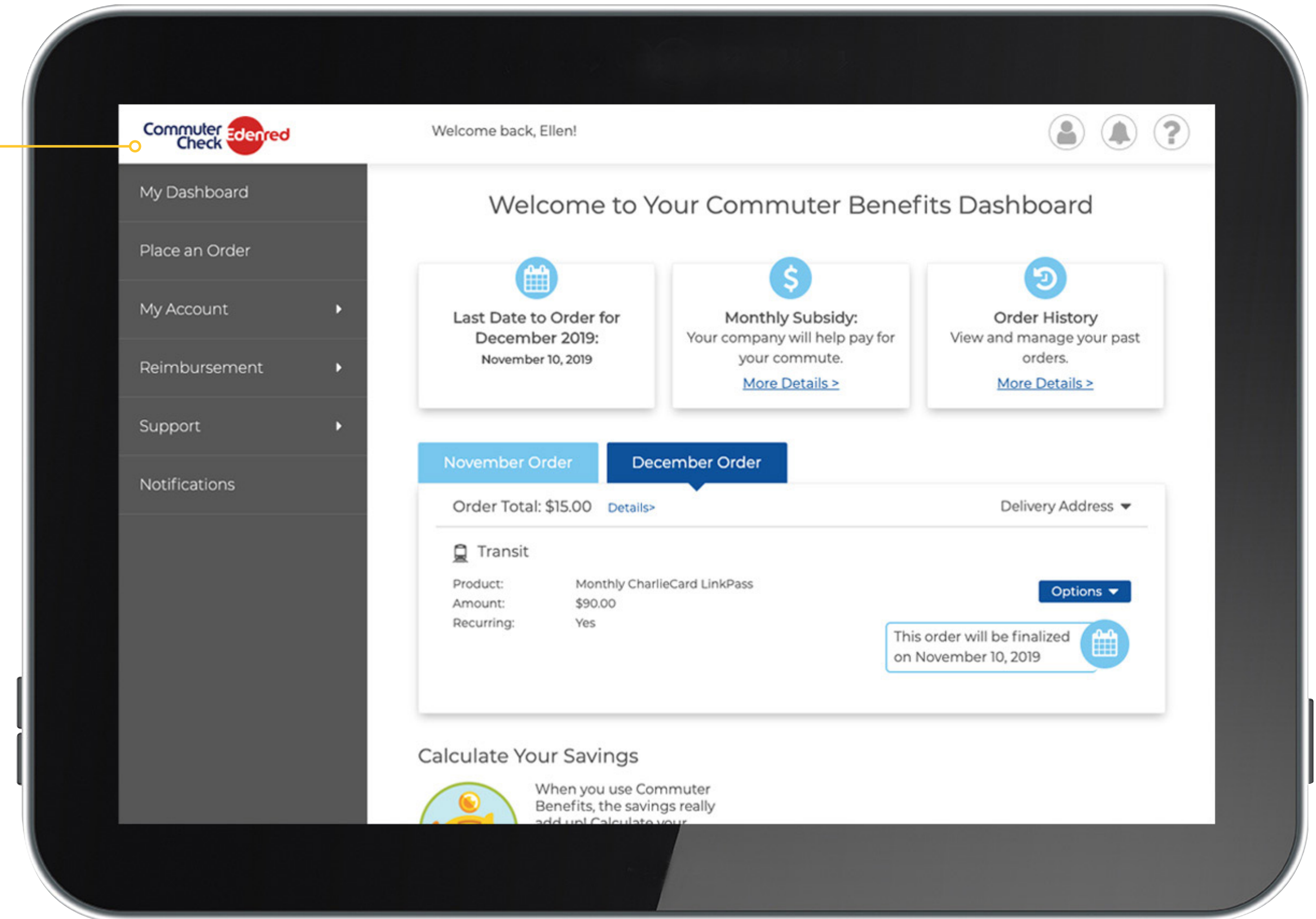


# ONLINE DASHBOARD

Your online dashboard displays an overview of your commuter benefits account.

## From your DASHBOARD YOU CAN:

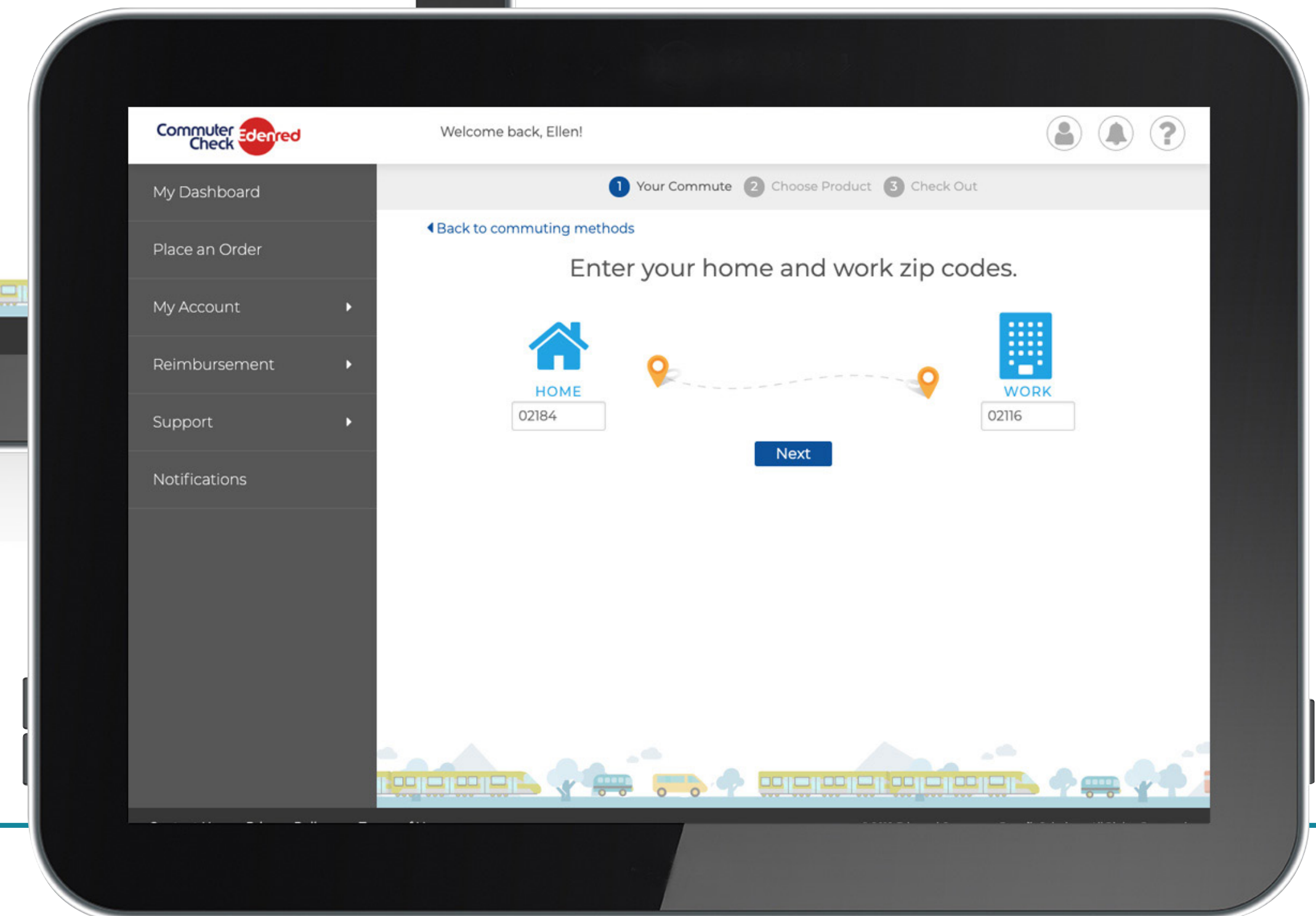
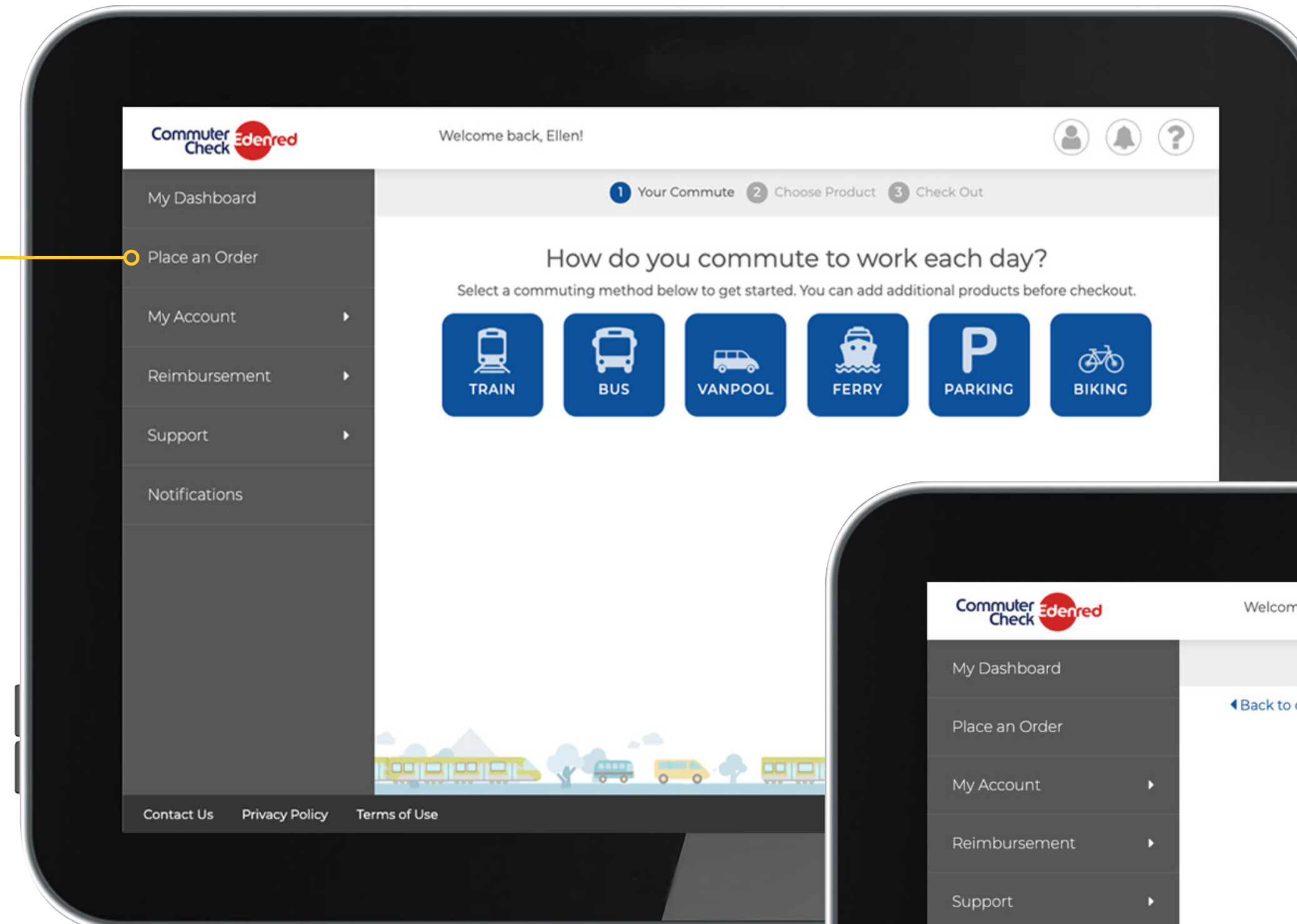
- View and manage your recent orders
- Edit or delete pending orders
- See reminders
- Place an order
- Update your profile info
- Contact support
- Receive important notifications about your frequently used transit options





# PLACING AN ORDER

To place an order, begin by selecting Place an Order. Based on the type of commute you choose, you will be guided through the ordering flow for that product.





# TRANSIT PASS ORDERS

1. From the side menu select **'Place an Order'**.
2. Select your preferred mode of transportation from the list of options.
3. Enter your zip codes, then click **'Next'**.
4. Select your product from the list of options.
5. Enter your order details, select your recurring options and click **'Next'**.
6. View your cart, and click **'Proceed to Checkout'**.
7. Review your order. If everything is correct, click **'Place Order'**.
8. A confirmation will display that your order has been placed.

## helpful tips

### RECURRING ORDERS

When you set your order to recur monthly, your order will be placed automatically each month. You won't have to log back into your account unless you want to make changes to your order.

If there are any months that you do not need your order, simply select 'Yes', and select the months you do not need from the calendar.

### EDITING OR DELETING YOUR ORDER

You can make changes to your order from your dashboard. Under the 'Options' button, select 'Edit Order' or 'Delete Order'.

Changes to your order can be made up until the last date to place an order. Your company's last date to order is displayed on the dashboard.



# PREPAID CARD TRANSIT ORDERS

1. From the side menu select **'Place an Order'**.
2. Select your preferred mode of transportation from the list of options.
3. Enter your zip codes, then click **'Next'**.
4. Select the prepaid card from the list of options.
5. Enter your order details, create an activation code, select your recurring options and click **'Next'**.
6. View your cart, and click **'Proceed to Checkout'**.
7. Review your order. If everything is correct, click **'Place Order'**.
8. A confirmation will display that your order has been placed.

## helpful tips

### MANAGING YOUR CARD

You can activate, request a replacement or report a problem with your card right from your dashboard. More details about your prepaid card such as transaction history can be found under My Account > Card Management.

### RECURRING ORDERS

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# PARKING DIRECT PAY ORDERS

1. From the side menu select **'Place an Order'**.
2. Select **'Parking'** from the list of options.
3. Enter your zip codes, then click **'Next'**.
4. Select **'I Have an Account With a Provider'** from the list of parking habits.
5. Select **'Monthly Direct Pay'** from the list of options.
6. Enter your parking provider's information, then click **'Find Your Provider'**.
7. Choose your parking provider from the list of options.
8. Enter your order details, select your recurring options and click **'Next'**.
9. View your cart, and click **'Proceed to Checkout'**.
10. Review your order. If everything is correct, click **'Place Order'**.
11. A confirmation will display that your order has been placed.

## helpful tips

### DON'T SEE YOUR PROVIDER?

If your parking provider is not in our database, follow the link at the bottom of the page to add your provider. You may still continue with your order, and we will reach out to the parking provider to affiliate them as a payee in our system.

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# PARKING VOUCHER ORDERS

1. From the side menu select **'Place an Order'**.
2. Select **'Parking'** from the list of options.
3. Enter your zip codes, then click **'Next'**.
4. Select **'I Have an Account With a Provider'** from the list of parking habits.
5. Select **'Commuter Check for Parking'** from the list of options.
6. Enter your order details, select your recurring options and click **'Next'**.
7. View your cart, and click **'Proceed to Checkout'**.
8. Review your order. If everything is correct, click **'Place Order'**.
9. A confirmation will display that your order has been placed.

## helpful tips

### COMMUTER CHECK PARKING VOUCHERS

Make sure that your Parking Provider accepts Commuter Check Parking Vouchers before placing your order. There is no cash back for Commuter Check Parking Vouchers, so order the exact amount that you will need. Parking voucher orders will be declined if made not made out to eligible garages

### RECURRING ORDERS

When you set your order to recur monthly, your order will be placed automatically each month. You won't have to log back into your account unless you want to make changes to your order.

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# PREPAID CARD PARKING ORDERS

1. From the side menu select **'Place an Order'**.
2. Select **'Parking'** from the list of options.
3. Enter your zip codes, then click **'Next'**.
4. Select **'I Pay With a Debit/Credit Card'** from the list of parking habits.
5. Select the prepaid card from the list of options.
6. Enter your order details, select your recurring options and click **'Next'**.
7. View your cart, and click **'Proceed to Checkout'**.
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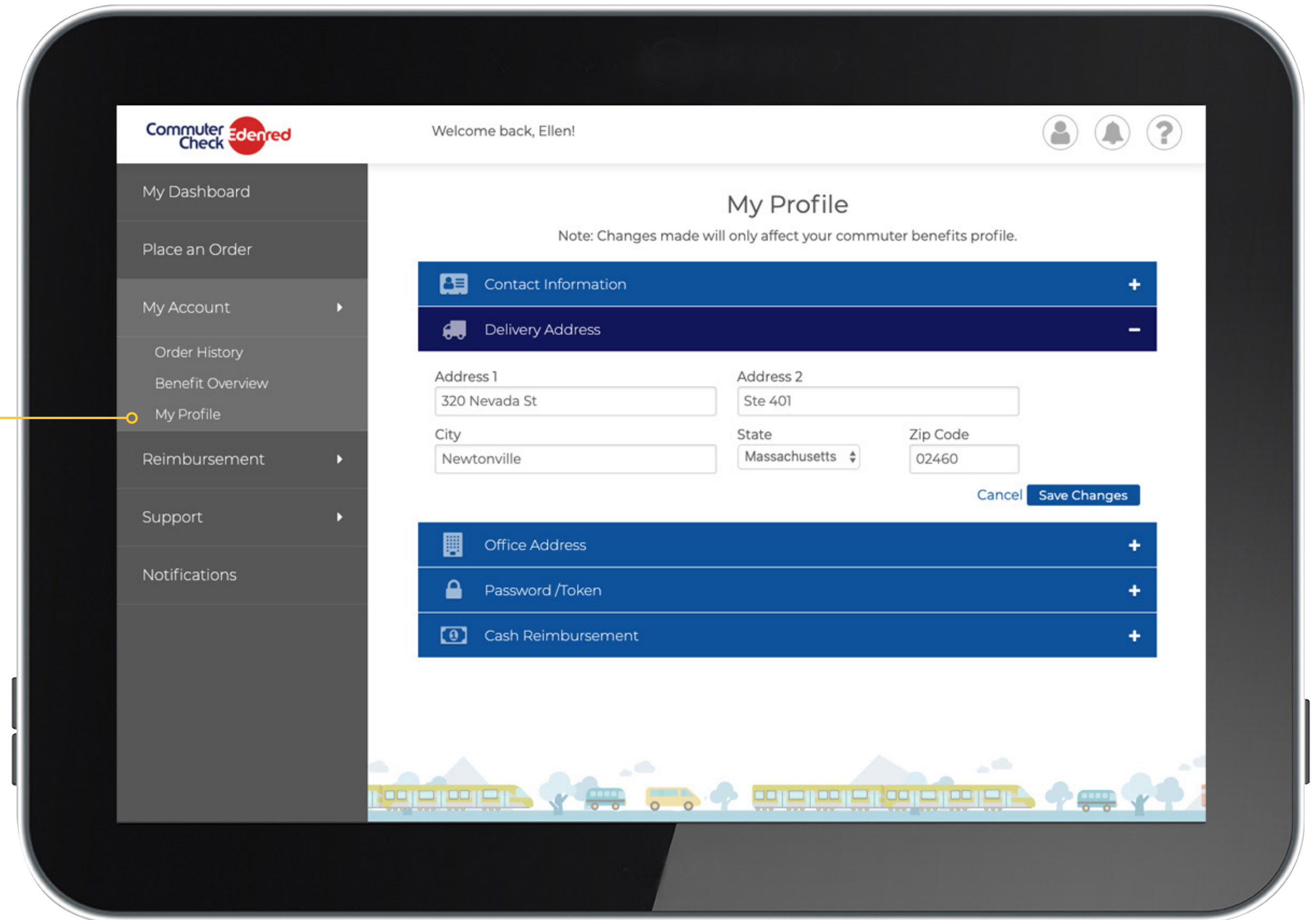
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# UPDATING YOUR PROFILE

## On your PROFILE PAGE, YOU CAN:

- Update your contact information
- Update your delivery address
- Change your password
- Find your 4 digit activation code for your prepaid card
- Update banking information for cash reimbursement





# FREQUENTLY ASKED QUESTIONS

## WHERE CAN I FIND MY COMPANY ID?

You can find your company ID in your 'Start Saving on your Commute Today' email, or you can ask your employer for this information.

## HOW DO COMMUTER BENEFITS SAVE ME MONEY?

Since commuter benefits allow you to use tax-free money to pay for qualified commuting costs, you'll end up saving on your income taxes. Savings vary by person because they depend on your salary and monthly transit and/or parking costs.

## WHAT ARE THE DIFFERENT TYPES OF COMMUTING EXPENSES COVERED?

- Bus, ferry, train, trolley tickets and passes
- Parking expenses (meters, garages and lots)
- Vanpool fees (including uberPool, Via and Lyft Shared)
- A biking benefit that allows commuters to spend up to \$20 a month for equipment and repairs. Biking can be offered as a subsidy by your employer, and is not part of the pre-tax benefit.

## WHAT ARE THE CURRENT MONTHLY TAX-FREE ALLOWABLE LIMITS?

- Transit and eligible vanpooling: \$270\*
- Qualified commuter parking: \$270\*
- Combined parking and transit benefits: \$540\*

\* As of the 2021 tax year



# FREQUENTLY ASKED QUESTIONS

## WHAT'S NOT COVERED?

- Tolls
- Taxis
- Gas/fuel
- Mileage
- Business trip costs
- Airport parking fees
- Parking fees at your home
- EZ Pass and Airline tickets

## HOW DO I GET MY COMMUTER BENEFITS?

Your vouchers, tickets, passes and prepaid cards are shipped directly to your home via USPS. If you use a smart card, you can directly load funds to your account via our online platform.

## CAN I REDEEM MY COMMUTER BENEFITS FOR CASH?

No, you can only redeem them for qualified modes of transportation for getting to and from work.

## DO MY COMMUTER BENEFITS FUNDS EXPIRE?

Since commuter benefits are rolling, meaning you can sign up or drop out at any time, your funds can be rolled over from month to month.

# HOW DO I USE MY COMMUTER BENEFITS?

- **Prepaid Cards:** Our prepaid cards are perfect for those that park and ride or take public transportation. Accepted at qualified agencies and parking facilities.
- **Commuter Check Vouchers:** Commuter Check Vouchers are redeemable for passes, tickets, or cards anywhere transit, parking, or vanpool vouchers are accepted. Vouchers are also redeemable at hundreds of bike shops nationwide for qualified purchases.
- **Smart Cards:** If your employees use Smart Cards for their daily commute, we offer several transit agency-specific Smart Cards across the nation.
- **Parking Monthly Direct Pay:** We can directly pay parking and vanpool providers on behalf of your employees. This is a great option for commuters who pay for parking on a monthly or quarterly basis.
- **Ridesharing:** With our prepaid cards, you can use your pretax commuter benefits to pay for rides with UberPOOL and Lyft Shared.



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## Customer Support

Phone: 888.235.9223

Monday - Friday, 8 am - 8 pm (Eastern)

