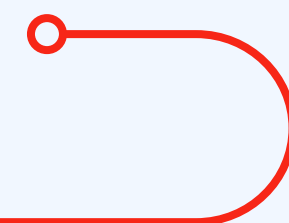


Commuter Benefits Resource Guide

Pay for your commute
with tax-free dollars





Welcome to Commuter Benefits!

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

How much could you save?

The current monthly tax-free allowable limits are updated yearly. For the most up to date information and our savings calculator, please visit:

www.edenredbenefits.com/tax-limits

A woman with long dark hair, wearing a light-colored blazer over a white shirt, is seated on a train. She is looking down at a smartphone in her hands. The train window behind her shows a blurred landscape. The text 'COMMUTES THAT ARE COVERED' is overlaid in large white letters.

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

- Bus
- Subway
- Train
- Trolley
- Ferry
- Water Taxi
- Light Rail
- Vanpool

Parking

- Parking Expenses
- Meters
- Garages and Lots



HOW MUCH CAN I SPEND?

you can set aside MONEY FROM YOUR PAYCHECK


each month on transit and parking expenses.

How much could you save?

The current monthly tax-free allowable limits are updated yearly. For the most up to date information and our savings calculator, please visit:

www.edenredbenefits.com/tax-limits

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.



HOW TO SPEND TRANSIT FUNDS

Decorative white line with circles connecting the title to the list items.

»» **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.

»» **TRANSIT PASSES**

We offer products for hundreds of transit agencies nationwide. Simply select your desired transit passes through your Commuter Benefits online account, and you will receive your product by mail each month.

»» **SMART CARDS**

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

»» **TRANSIT VOUCHERS***

Our vouchers are redeemable for passes, tickets, or cards anywhere transit, parking, or vanpool vouchers are accepted.

*Vouchers may only be cashed by businesses that provide transportation services



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.



REIMBURSE ME

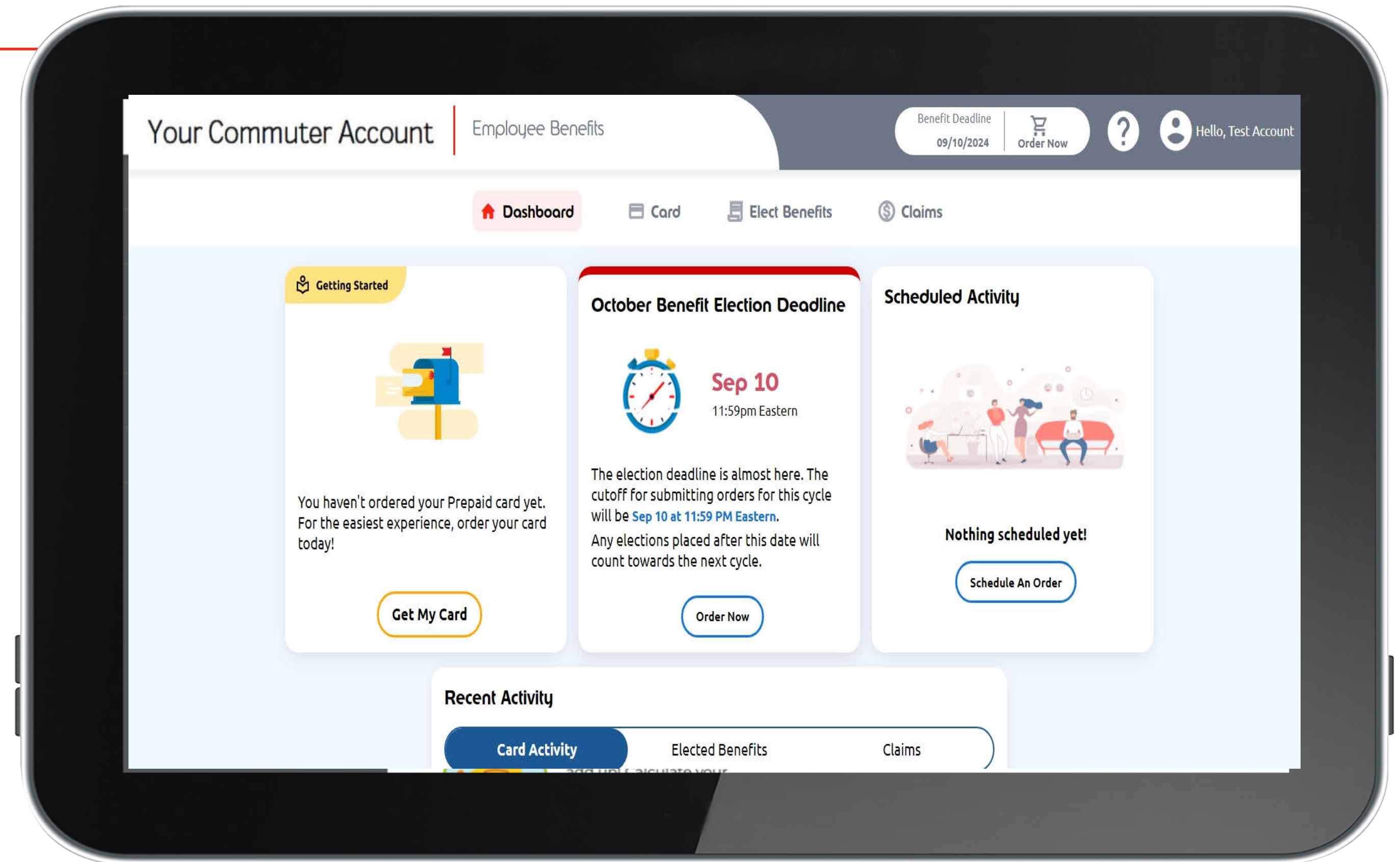
Perfect for those who only park on an occasional basis, use multiple parking lots, park at parking meters, or utilize a parking provider that will not accept checks or third party payments.

ONLINE DASHBOARD

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

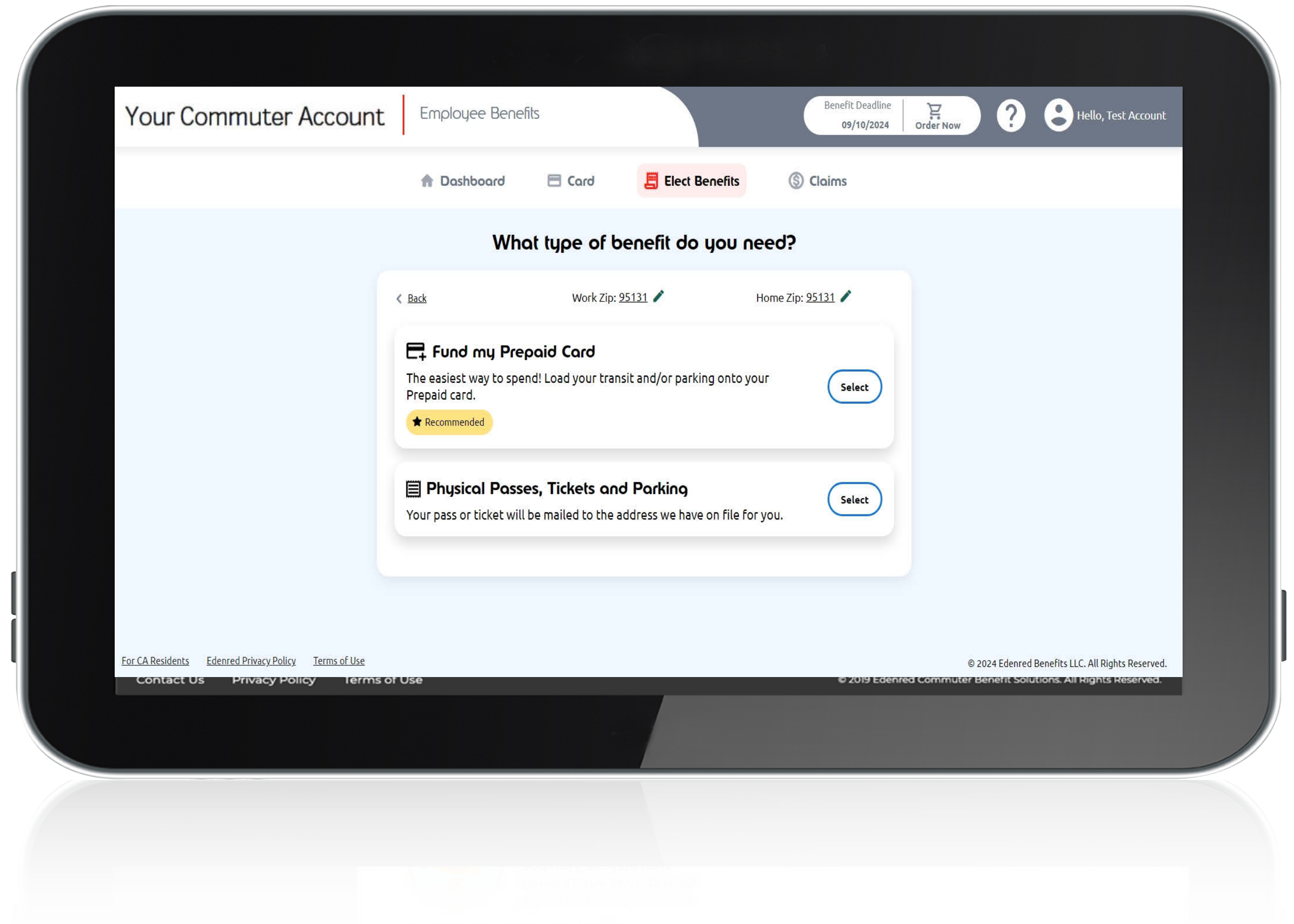
From your DASHBOARD YOU CAN:

- View and manage your recent orders
- See your benefit election deadline
- View your card balance
- View your claims
- Navigate to your profile and view support



PLACING AN ORDER

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



TRANSIT PASS ORDERS

1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Physical Passes, Ticket and Parking from the list of options.
3. Select the type of commute from the list of options.
4. Select your product from the list of options.
5. Enter your order details and click **'Review Order'**.
6. Review your order, and click **'Elect Benefits'**.
7. A confirmation will display that your order has been placed.

helpful tips

REPEAT ORDERS MONTHLY

When you set your benefit to repeat monthly, it 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, select Opt-out on specific months, and select the months you do not need your benefits from the calendar.

EDITING OR DELETING YOUR ORDER

You can make changes to your order from your dashboard. Click View Details on your order, and click on the trash can icon to delete the order, or the pencil icon to edit the order.

Changes to your order can be made up until the benefit election deadline. Your company's benefit election deadline is displayed on the dashboard.

PREPAID CARD TRANSIT ORDERS

1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Prepaid Card from the list of options.
3. Select Public & Shared Transportation from the funding options.
4. Enter your order details and click **'Review Order'**.
5. Review your order, and click **'Elect Benefits'**.
6. A confirmation will display that your order has been placed.

helpful tips

CHECKING YOUR CARD BALANCE

You can check your card balance anytime from the dashboard.

MANAGING YOUR CARD

You can activate, request a replacement or report a problem with your card on the Card page.

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PARKING REIMBURSEMENT ORDERS

1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Physical Passes, Tickets and Parking from the type of benefits available.
3. Select Parking from the left tab, then select **'Reimburse Me'**.
4. Enter your order details and click **'Review Order'**.
5. Review your order, and click **'Elect Benefits'**.
6. A confirmation will display that your order has been placed.

helpful tips

FILING A CLAIM

Go to the Parking Reimbursement page on our site and file a claim. Once your claim is approved, we will send you a reimbursement check.

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HOW TO FILE A CLAIM FOR PARKING REIMBURSEMENT



1. Click on the menu item titled **'claims'**.
2. Click on **'New Claim'**.
3. Fill out the form, upload your receipt, then click **'Submit Claim'**.
4. You will get a confirmation letting you now your claim has been submitted.

helpful tips



YOUR CLAIMS

You can view claim history and check the status of your claims on the Claims page.

BALANCE TRANSFERS

You can move an available balance between your Reimbursement Account and Your Parking Account on the Claims page, under Balance Transfers.

PARKING DIRECT PAY ORDERS

1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Physical Passes, Tickets and Parking from the type of benefits available.
3. Select Parking from the left tab, then select **'Direct Pay'**.
4. Enter your parking provider's information, then click **'Next'**.
5. Select your parking provider from the list of options.
6. Enter your order details to get your parking provider affiliated and click **'Review Order'**.
7. Review your order, and click **'Elect Benefits'**.
8. A confirmation will display that your order has been placed.

helpful tips

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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

WHAT ARE THE CURRENT MONTHLY TAX-FREE ALLOWABLE LIMITS?

The monthly tax-free allowable limits are updated yearly. For the most up to date information and our savings calculator, please visit:

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WHAT IS NOT COVERED?

- Tolls
- Taxis
- Gas/fuel
- Mileage
- Business Trip Costs
- Airport Parking Fees
- Parking Fees at your Home
- EZ Pass and Airline Tickets



FREQUENTLY ASKED QUESTIONS



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.

WHO IS ELIGIBLE TO PURCHASE AND USE THE COMMUTER PRODUCTS?

Only employees who are actively working for their company. Dependents of the employee are not eligible to use the products.

WHAT HAPPENS IF I AM NO LONGER EMPLOYED?

The last month you have deductions come out of your paycheck is generally the last month to use your commuter benefits. Most products expire and cannot be extended or exchanged. Any credits on your account cannot be refunded to you and are forfeited if not used prior to termination.

HOW DO I PAY FOR MY COMMUTER PRODUCTS?

Parking and Transit costs will be from your paycheck (up to the monthly maximum set by the IRS). Allowing orders above the pretax limit and how they are paid will vary depending on your company rules. If you are allowed to go over the pretax limit, post-tax deductions will may be passed on the payroll file or required to be paid at the time of check out on a personal credit card. You will be able to see what your specific employer allows when you place the order.

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.

Vouchers: Our vouchers are redeemable for passes, tickets, or cards anywhere transit or vanpool vouchers are accepted.

Smart Cards: If your employees use Smart Cards for their daily commute, we offer several transit agency-specific Smart Cards across the nation.

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