



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.

Qualified mass transit expenses include buses, trains, subways, ferries, and vanpools. Ridesharing services like Lyft Line and UberPool can be considered qualified commuting expenses when using the Beniversal® or eTRAC® Prepaid Mastercard®. The card also allows for contactless payments through Apple Pay®, Samsung Pay®, and Google Pay®.

Qualified parking expenses include 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 the 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 to cover your monthly commuting expenses.

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 under the Commuter FAQs on BenefitResource.com. Review the "Tips for Using Your Card" section on

the back of this document for more ways to get the most out of your account. Once your payroll deductions begin, they will be posted to the corresponding account(s) and available to use for eligible commuting expenses.

KEY INFORMATION

- Calculate your potential tax savings at BenefitResource.com/estimate.
- 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.
- Plan funds must be used for qualified commuting expenses only.
- For additional plan details, please contact your employer or see your plan documentation.

BRI PRO TIP

Direct Deposit: Set up your account on our website and get reimbursements faster!



USING YOUR CARD

After initial enrollment, you will receive the Beniversal Prepaid Mastercard or eTRAC Prepaid Mastercard 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, click the Employees tab, and select "login." If you have not set a personal login ID, you will need to register with the company code and member ID provided by your employer.

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.

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

TIPS FOR USING YOUR CARD

- 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.

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.



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The Beniversal Prepaid and eTRAC Prepaid Mastercards are issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of, Mastercard International Incorporated. The Beniversal and eTRAC cards are accepted at qualified merchants accepting Debit Mastercard. The Bancorp Bank; Member FDIC. Benefit Resource and BRI are tradenames of Benefit Resource, LLC

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