



Commuter Benefits



As many employees are returning to the office, they are also going back to the dreaded commute. Offering a commuter benefits plan that helps them save on mass transit and parking expenses will ease the transition.

Adding an employer monthly contribution to the plan could even help you attract and retain new talent.

When you offer employees a commuter benefits plan, you are giving them a way to pay for mass transit passes, vanpooling, carpooling, and parking expenses using tax-free money.

Our expert team works with you to design a commuter plan to increase employee satisfaction and benefit everyone financially. We'll ensure the plan is easy to use and understand.

Commuter Plan Benefits

- Helps employees with high costs of commuting
- Supports eco-friendly initiatives
- Keeps you compliant with state and local regulations
- Reduces your payroll taxes

Mobile Access

Our mobile app provides on-the-go account access. Participants can view account balances and activity, and submit parking claims by taking a photo with their device.

Simplicity

We offer access to all of our savings and spending accounts (Commuter, FSA, HSA, HRA) on the same benefit card, in the same portal, and on the same mobile app. No need to carry multiple cards or remember different passwords.

Smart Commute

Our Smart Commute feature offers additional options to make commuting in select cities even easier.

How We Add Value

Expertise

you can rely on

Our experienced team helps you design a commuter benefits plan that meets the needs of your business and your employees.

Technology

that makes your life easier

Our flexible tools provide convenience, security, and on-the-go access when and where you and your employees need it.

Partnership

at every step

Our personal approach means you have support from a designated team to handle all your commuter benefits needs.

Commuter Plan Details

- A **Mass Transit** account can be used for eligible transit expenses employees incur to commute to and from work. This includes fares for a bus, trolley, ferry, train, subway, and vanpool.
- A **Qualified Parking** account can be used for eligible parking expenses for an employee's personal vehicle, carpool or vanpool vehicle. This includes parking garages, lots, and metered parking while employees are at work.
- Our **Smart Commute** feature allows employees in Atlanta, Chicago, San Francisco, and Washington, DC to load funds directly onto their transit passes from their commuter plan portal.



Why Choose Us

The Ascensus Health & Benefits family of companies provides expert benefits administration services for clients nationwide, across a wide variety of industries. Here are a few of the benefits you'll enjoy when working with us:



Convenience

We offer one-stop shopping for the most popular employee benefits services to save you time, meet your unique needs, and make things easy and convenient for plan participants.



An Outstanding Client Experience

Our personal approach makes life easier for you. From implementation through plan maintenance, you receive knowledgeable and responsive support from your designated account team.



A Steadfast Commitment to Participant Service

We know that happy employees are the key to a successful benefits program. That's why we're focused on providing exceptional service to plan participants. With a variety of contact options and an average speed to answer calls of less than 30 seconds, we've mastered the art of providing support.

**Get the peace of mind that only comes from working with a partner you can trust.
Contact us today.**

Benefits for people, by people

We do more than administer benefits and compliance services. We provide partnership with a higher purpose – simplifying life for employers, and helping participants make the most of their benefits and save for healthcare needs.

Our expert team is supported by advanced technology that ensures ease and efficiency. The result is a simple, smooth experience employers and plan participants can count on. That's our promise as we aspire to make a difference for others, every day.

Commuter Benefits

Mass Transit Plan



Enroll in the Mass Transit Plan and Save

A Mass Transit account allows you to put aside money to pay for eligible transit expenses you purchase to commute to and from work. The funds going into your transit account are tax free, which saves you money on services you already purchase.

Use your Chard Snyder Benefits Card to pay for passes, tokens, fare cards, or vouchers that allow you to use a mass transit system such as the bus, train, subway, ferry or trolley.

You'll never need to file a claim for transit and you'll **save up to 40%** on your commuting costs.

What are Mass Transit Eligible Expenses?

The IRS determines what expenses are eligible for purchase with Mass Transit plan funds. The chart below shows examples of eligible expenses:

Eligible Expenses		
Bus Trolley	Ferry Commuter Train	Subway Van Pools*

Please Note: EZ Passes, tolls, taxis, and car services such as Uber and Lyft are not considered eligible expenses under the Commuter Benefits Mass Transit Plan.

*Van Pools

A van pool requires:

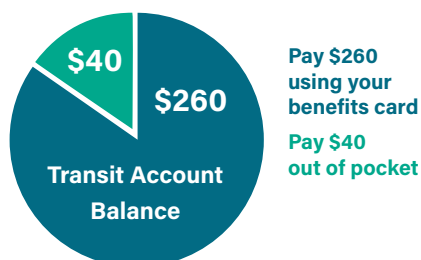
- A vehicle seating six or more adult passengers
- 80% of the van's mileage use must be commuting to and from work
- Passengers occupy at least 50% of the vehicle's seats

Join an existing van pool through your local RideShare organization.

How Do Commuter Benefits Work?

Decide the pre-tax amount you would like to contribute to your Chard Snyder Mass Transit account monthly, per IRS limits. Once deducted from your paycheck, the funds will be available to you to spend on eligible transit expenses.

Monthly Transit Pass = \$300



The Chard Snyder Mobile App



**Manage your
Commuter
Benefits
on the go,
anywhere,
anytime**

Features

- View account balances and transaction details
- Enter and track expenses
- Easily manage other Chard Snyder benefit plans in one place

Download from the App Store or Google Play



www.chard-snyder.com

Chard Snyder helps you get the most out of your Commuter benefit.

How Do I Access My Mass Transit Funds?

The Chard Snyder Benefits Card provides an easy, convenient way to pay for commuter services at the time of purchase. It works just like a debit card, but utilizes smart technology so it can only be used to pay for expenses that are eligible according to IRS guidelines under the Commuter Benefits plan.

You may only use the amount of money in your Commuter Benefits account at the time you use your benefits card or submit a claim.

If your commuting needs change, your employer's Human Resources department can help you enroll, change, or stop your Commuter Benefits deduction according to your plan rules.

The Chard Snyder Benefits Card



- Convenient way to pay for eligible expenses directly from your Mass Transit account
- Works like a debit card
- Connect with your mobile wallet for contactless payments
- Save your receipts

You may use your card until the expiration date shown on the front. You will receive new cards just before your current card expires.

Why Should You Enroll?

- Reduce taxable income and keep more of your paycheck
- Make your commute to and from work more convenient
- You can make changes to the amount you are contributing anytime

What are the IRS Rules?

- You can only spend the IRS maximum each month
- Family members are not eligible to use your Mass Transit plan



Chard Snyder Website

www.chard-snyder.com

Once you've enrolled, access your Chard Snyder Commuter Benefits online account from the website home page by clicking on the blue *Login* tab at the top right of the page.



Chard Snyder Participant Services

Our Participant Services team is here to help answer questions you may have about your Commuter Benefits. If you don't find what you need on the mobile app or your online account, give us a call.



800.982.7715 www.chard-snyder.com

Commuter Benefits

Qualified Parking Plan



Enroll in the Qualified Parking Plan and Save



A Qualified Parking account allows you to put aside money to pay for eligible parking expenses you purchase to commute to and from work. The funds going into your parking account are tax free, which saves you money on services you already purchase.

Pick a garage or parking lot and pay with your Qualified Parking Plan by filing a claim through the Chard Snyder Mobile App or online account.

You'll **save up to 40%** on your commuting costs, including metered parking.

What are Qualified Parking Eligible Expenses?

The IRS determines what expenses are eligible for purchase with Qualified Parking plan funds. The charts below show examples of eligible expenses:

Eligible Expenses

Park your:	In these locations:
▪ Personal Car or Van ▪ Carpool or Van Pool Vehicle ▪ Motorcycle or Scooter	▪ Parking Lots ▪ Garages ▪ Metered Parking

Ineligible Expenses

Fuel	Highway Tolls	Uber
Mileage	Business Travel	Lyft

How Do Commuter Benefits Work?

Decide the pre-tax amount you would like to contribute to your Chard Snyder Qualified Parking account monthly, per IRS limits. Once deducted from your paycheck, the funds will be available to you to spend on eligible parking expenses.

How Do I Access My Qualified Parking Funds?

Submit parking claims using the Chard Snyder Mobile App or your online account. All claims must be submitted within 180 days of the service.

If your commuting needs change, your employer's Human Resources department can help you enroll, change, or stop your Commuter Benefits deduction according to your plan rules.

What are the IRS Rules?

- Parking claims must be submitted within 180 days
- Family members are not eligible to use the Qualified Parking plan



The Chard Snyder Mobile App



Manage your Commuter Benefits on the go, anywhere, anytime

Features

- View account balances and transaction details
- Submit **Parking** claims with receipt images using your phone's camera
- Enter and track expenses

Download from the App Store or Google Play



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