

Commuter Benefits

Transportation & Parking



What are Commuter Benefits?

Two types of [Commuter Benefits](#) accounts allow you to put aside money to pay for eligible transit and parking expenses. Funds are deducted from your paycheck before taxes, so the money deposited into these accounts is **tax free**. **This saves you money** on services you already pay for when commuting to and from work.

You may **save up to 40%** on your commuting costs.

What are the Different Types of Commuter Benefits?



Funds in a **Mass Transit** account can be used for your eligible transit expenses such as bus fares, train fares, or subway fares you purchase to commute to and from work.



Funds in a **Qualified Parking** account can be used for your eligible parking expenses such as parking garages and parking lots where you park your car while you're at work.

What are Commuter Benefit Eligible Expenses?

The IRS determines what expenses are eligible for purchase with Commuter Benefits funds. The charts below show examples of eligible expenses:

Mass Transit

- Bus
- Trolley
- Ferry
- Commuter Train
- Subway
- Van Pools

Qualified Parking

Park your:

- Personal Car or Van
- Carpool or Van Pool Vehicle
- Motorcycle or Scooter

In these locations:

- Parking Lots
- Garages
- Metered Parking

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.

How Do Commuter Benefits Work?

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



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



www.chard-snyder.com



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

How Do I Access My Commuter Benefit 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 can also pay for **parking only** expenses out-of-pocket and file a claim on the Chard Snyder Mobile App or your online account to be reimbursed.

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 Commuter Benefits 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.

A Few Things to Keep in Mind About Commuter Benefits

- You can only spend the IRS maximum each month
- Parking claims must be submitted within 180 days of the service
- Mass Transit and Qualified Parking are separate Commuter Benefits plans
- Family members are not eligible to use Commuter Benefits plans



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.



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800.982.7715 www.chard-snyder.com