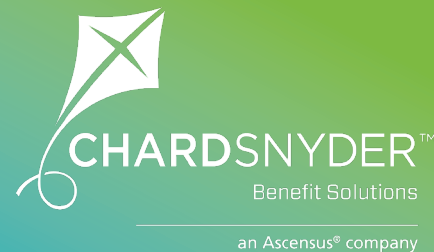


# Commuter Benefits Transportation & Parking



## 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](#) which [saves you money](#) on services you already pay for when commuting to and from work.

You may [save up to 30%](#) 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 chart below shows 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

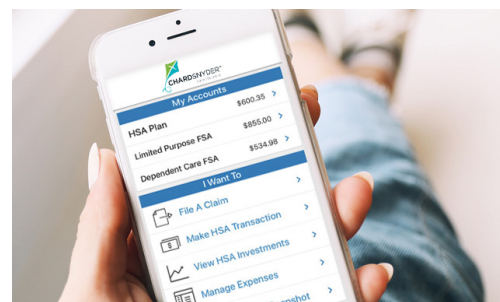
In these locations:

- 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](http://www.chard-snyder.com)



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

## How Do I Access My Commuter Benefit Funds?

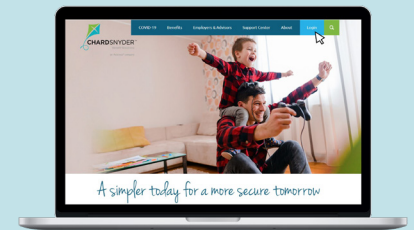
The Chard Snyder Benefit Card provides an easy, convenient way to pay for commuter services at the time of purchase. It works just like a debit card, but utilizes smart technology so it can only be used to pay for expenses that are eligible according to IRS guidelines under the Commuter Benefits plan.

**Mass transit** fares must be purchased using the Chard Snyder Benefit Card.

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 Benefit 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.

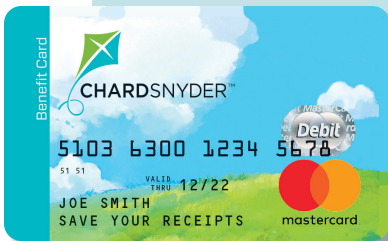


## Chard Snyder Website

[www.chard-snyder.com](http://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.

## The Chard Snyder Benefit Card



- Convenient way to pay for eligible expenses directly from your Commuter Benefits account
- Works like a debit card
- Connect with Chard Snyder Mobile App for contactless payments
- Your card is valid for 5 years
- Save your receipts

*Do you still have the red Benny prepaid benefit card? You may use it until the date shown on the front. You will receive the new Chard Snyder Benefit Card just before your Benny card expires.*



## Chard Snyder Customer Service

Our Customer Service 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.

## 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. *(Money may not be transferred between the two accounts.)*
- Family members are not eligible to use Commuter Benefits plans
- You must use the Chard Snyder Benefit Card to purchase mass transit fares. You cannot file a claim for these, per IRS rules.



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)