

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 such as parking garages and parking lots where you park your car while you're at work. The funds going into your parking account are tax free which saves you money on services you already purchase.

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 chart below shows examples of eligible expenses:

Eligible Expenses

Park your:

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

In these locations at your work:

- Parking Lots
- Garages
- Metered Parking

Ineligible Expenses

Fuel
Mileage

Highway Tolls
Business Travel

Uber
Lyft

How Do Commuter Benefits Work?

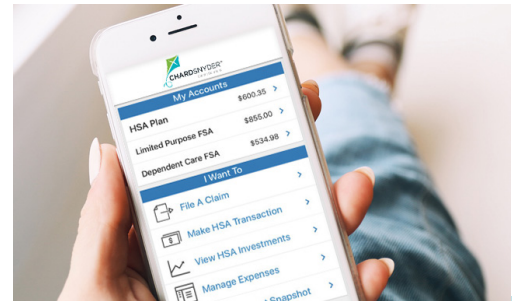
Decide the pre-tax amount you would like to contribute to your Chard Snyder Qualified Parking account monthly, per IRS limits. Once deducted from your paycheck, the funds will be available to you to spend on eligible parking expenses.

Monthly Parking Pass = \$200



Pay **\$160**
using your
Benefit Card

Pay **\$40**
out of pocket



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





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

How Do I Access My Qualified Parking 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.

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.

The Chard Snyder Benefit Card



- Convenient way to pay for eligible expenses directly from your Qualified Parking 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

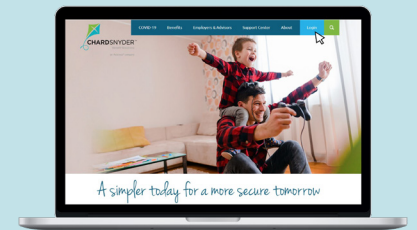
Do you still have the red Benny prepaid benefit card? You may use it until the date shown on the front. You will receive the new Chard Snyder Benefit Card just before your Benny card expires.

Why Should You Enroll?

- Reduce taxable income and keep more of your paycheck
- Make your commute to 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
- Parking claims must be submitted within 180 days of the service
- Family members are not eligible to use your Qualified Parking 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 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.



800.982.7715 www.chard-snyder.com