



WHY DO I NEED...

# A Parking Account (Commuter Benefit Plan)?



## WHAT IS IT?

A **Parking Account** is one of two accounts under a **Commuter Benefit Plan**, which allows you to set aside money from your paycheck (before taxes) and use it for work-related parking expenses.



## WHAT IS IT USED FOR?

You can use a Parking Account to pay for any portion of your commute that involves parking. This may include parking at/near your place of employment, or parking at/near a location in which you take mass transit. However, a parking expense at/near your home is not an eligible expense.



## HOW DO I SAVE MONEY?

You can look at your savings on a monthly basis. The money in your Parking Account is tax free (up to the monthly limits).

## TAX SAVINGS EXAMPLE

You pay \$240 per month for a park and ride. Your tax rate is 30%. You save \$72 per month (\$864 per year).\*

### EXAMPLE SAVINGS CALCULATION

$\$240/\text{month} \times 30\% \text{ tax rate} = \$72/\text{month} \times 12 \text{ months} = \$864/\text{year in savings}^*$

## CALCULATE YOUR SAVINGS

Monthly Election x Tax Rate =  
Monthly Savings x 12 = Annual Savings

$\$ \underline{\hspace{2cm}} \times \underline{\hspace{2cm}}\% =$   
 $\$ \underline{\hspace{2cm}} \times 12 = \underline{\hspace{2cm}}$

\*For illustration purposes only. Individual tax rates and maximum limits apply.



## WHY DO I NEED THIS PLAN?

A Parking Account is a great way to save money on your daily commute. Think of a parking account as a monthly discount on your work-related parking expenses, equal to your tax rate – potentially up to a 40% discount! Enrollment is open year-round for this account. Ask your benefits representative about how to enroll. Also using mass transit? Remember to sign up for a separate account!

For more information, visit [BenefitResource.com](https://www.BenefitResource.com)



WHY DO I NEED...

# A Mass Transit Account (Commuter Benefit Plan)?



## WHAT IS IT?

A **Mass Transit Account** is one of two accounts under a **Commuter Benefit Plan**, which allows you to set aside money from your paycheck before taxes to use for work-related mass transit expenses.



## WHAT IS IT USED FOR?

You can use a Mass Transit Account to pay for any portion of your commute where you take mass transit. This may include subways, buses, ferries, trains, and vanpools (e.g. UberPool or Lyft Line). However, you cannot use a mass transit account to pay for taxis, tolls, or carpools.



## HOW DO I SAVE MONEY?

You can look at your savings on a monthly basis. The money in your mass transit account is tax-free (up to the monthly limits).

## TAX SAVINGS EXAMPLE

Your monthly train ticket is \$200. Your tax rate is 30%.  
You save \$60 a month (\$720 a year).\*

### EXAMPLE SAVINGS CALCULATION

$\$200/\text{month} \times 30\% \text{ tax rate} = \$60/\text{month} \times 12 \text{ months} = \$720/\text{year in savings}^*$

## CALCULATE YOUR SAVINGS

Monthly Election x Tax Rate =  
Monthly Savings x 12 = Annual Savings

$\$ \underline{\hspace{1cm}} \times \underline{\hspace{1cm}}\% =$   
 $\$ \underline{\hspace{1cm}} \times 12 = \underline{\hspace{1cm}}$

\*For illustration purposes only. Individual tax rates and maximum limits apply.



## WHY DO I NEED THIS PLAN?

A Mass Transit Account is a great way to save money on your daily commute. Depending on your tax rate, you could save between \$50 to \$100 each month. Enrollment is open year-round for this account. Ask your benefits representative about how to enroll. If you have workplace parking expenses, you can also look into enrolling separately in a parking account.

For more information, visit [BenefitResource.com](https://www.BenefitResource.com)



# Eligible Ride-Sharing Programs

## UBERPOOL & LYFT LINE ARE ELIGIBLE FOR COMMUTER BENEFITS

With the increasing popularity of ride-sharing programs, Benefit Resource is excited to extend the savings and convenience of these services to your commuter benefit plan! The Beniversal® Prepaid Mastercard® and eTRAC Prepaid MasterCard® can be used to access your pre-tax mass transit benefits for qualified uberPOOL and Lyft Line rides.



## FREQUENTLY ASKED QUESTIONS

New to ridesharing and commuter benefits? Check out these frequently asked questions.

### HOW DOES IT WORK?

- 1 Add your Beniversal or eTRAC card as the payment method within the Uber or Lyft app.** When you add your Beniversal or eTRAC card to the Uber or Lyft app, it will automatically be identified as a commuter benefit card and will only be available as the payment method for qualifying rides. For verification purposes, make sure the address you list in the app matches the address on file with Benefit Resource.
- 2 Request a qualifying ride.** To request a qualifying ride with Uber, you will select an uberPOOL. With Lyft, select “Line” mode and set your payment method to the Beniversal or eTRAC card. Please see Uber and Lyft directly for information regarding availability. Qualifying rides are not available in all cities.
- 3 You will be connected to a qualifying ride.** In order to be considered an eligible expense under a pre-tax mass transit account, rides must take place in a six passenger or larger vehicle. You will only be directed to qualifying vehicles when using the Beniversal or eTRAC card as the payment method.

### HOW QUICKLY ARE ELIGIBLE RIDES AVAILABLE?

Since you can only be presented with eligible vehicles, the number of potential vehicles will be lower. You may want to consider scheduling your pick-up to ensure availability.

### CAN I ALTERNATE MY COMMUTING OPTIONS WITH MASS TRANSIT AND RIDESHARING?

Yes. Your commuter benefit funds are loaded to the Beniversal / eTRAC card. You then choose how to use those dollars. At the end of the month, any unused funds automatically roll over to the next month and continue to be available.

### CAN I USE SHARED RIDES AND UBERPOOL SERVICES WITH A GROUP OF MY FRIENDS?

No. Lyft Line and uberPOOL are intended for commuting and will not permit you to have more than one additional rider at pick-up. You will need to use the regular Lyft and Uber services for your group of friends.

**Pro Tip:** Have a Commuter Parking Plan? Download the SpotHero app to find and save on your workplace parking expenses too!