



# COMMUTER BENEFITS TRANSIT GUIDE

*Your tomorrow, today*

# Commuter Benefits Mass Transit Guide



Commuter Benefits are designed to save you money on the costs of commuting to and from work. The Mass Transit Plan allows you to save on up to 40% on your commuting costs.

## 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 Benefit 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.

## 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               | Ferry          | Subway     |
| Trolley           | Commuter Train | 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.

## What's Inside?

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## 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

# The Chard Snyder Online Account



Your Chard Snyder online account is a one-stop portal that gives you access 24/7 to view plan information and manage your Mass Transit account.

## Access Your Chard Snyder Account Online

1. Go to [www.chard-snyder.com](http://www.chard-snyder.com) and click on the blue *Login* button
2. Go to *Participants* in the blue area and click ACCESS YOUR FSA, HRA, HSA ADVANTAGE, COMMUTER BENEFITS ACCOUNT(S)
3. Enter your username and password
4. If this is the first time you have logged in, select *Get Started* under *New User*. Complete the prompts and select *Submit* to finalize registration. If you have previously logged in, the New User registration is not available.

## Most Important Features

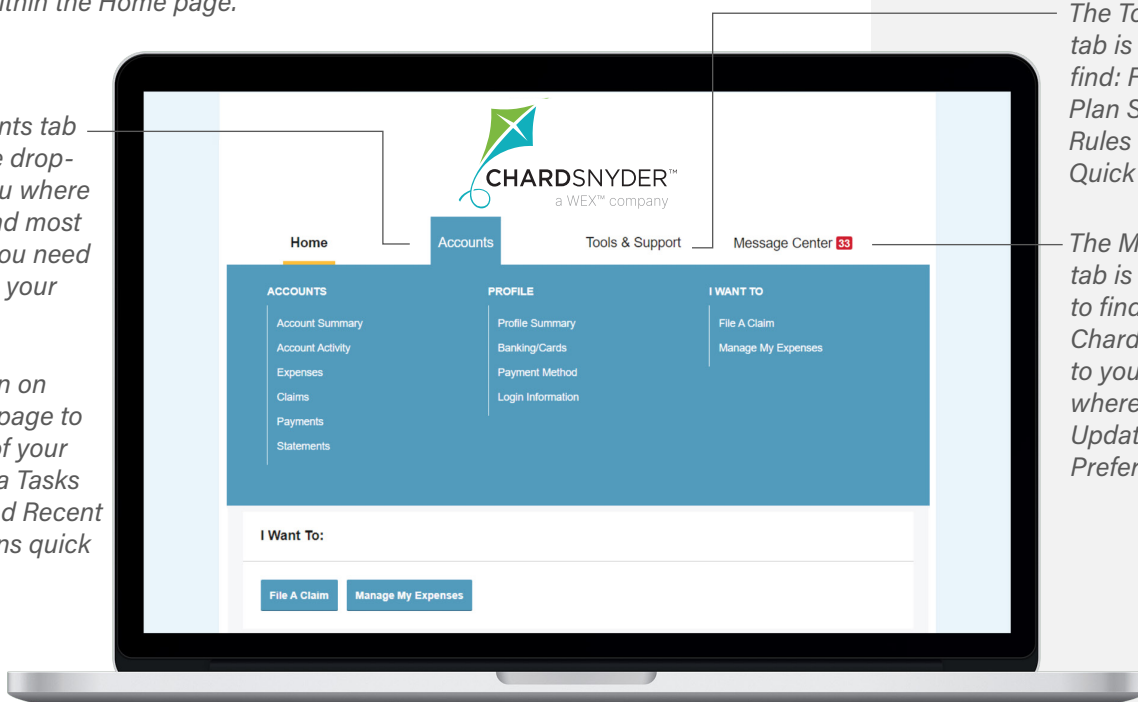
Use the Chard Snyder online account to check your account balances and much more:

- View up-to-the minute account balances
- Sign up for Direct Deposit
- Update your personal profile information
- Upload receipts and track expenses
- View your account activity, claims and payment (reimbursement) history
- Report a lost or stolen Chard Snyder Benefit Card and request a new one
- Download plan information, forms, and notifications

Manage your account using the four tabs at the top or work from sections within the Home page.

The Accounts tab has a large drop-down menu where you can find most anything you need to manage your account.

Scroll down on the Home page to find a list of your accounts, a Tasks section, and Recent Transactions quick view.



The Tools & Support tab is where you will find: Forms  
Plan Summaries  
Rules & Agreements  
Quick Links

The Message Center tab is where to go to find notifications Chard Snyder sends to you. This is also where you can Update Notification Preferences.

# Your Chard Snyder Account

## Update Your Personal Profile and Email

Check your personal information in your online account and update as necessary

1. Log in to your Chard Snyder account online
2. Click on your name in the upper right corner to open the drop-down menu, or go to the *Accounts Tab/Profile/Profile Summary*
3. Select *Profile Summary*
4. Click appropriate links to *Update Profile, Add a Dependent, or Add a Beneficiary*
5. Add or update your email address and cell phone number

## Set Up Direct Deposit

For the quickest and most convenient method to receive reimbursements

1. Log in to your Chard Snyder account online
2. Click the *Tools & Support* tab
3. Under the *How Do I?* section, select *Change Payment Method*
4. Under *Current Payment Method*, select *Update*
5. Select *Direct Deposit* under *Alternate Payment Method* and click *Submit*. Enter your bank account information if prompted.

## Set Up Email and Text Alert Preferences

It is important to select your Alert Preferences when managing your account

1. Log in to your Chard Snyder account online
2. Click the *Message Center* tab and select *Update Notification Preferences*
3. Check the appropriate boxes, depending on how you would like to be notified for each item, and click *Submit*

## View Resources and Forms

Find helpful forms, plan summaries, and links

1. Log in to your Chard Snyder account online
2. Click the *Tools & Support* tab
3. Select any of the linked resources



## Manage Your Account Quick Reference

### Add a Bank Account

*Accounts/Profile/Banking*

### Add Dependents

*Accounts/Profile/Profile Summary*

### Report a Card Lost or Stolen

*Accounts/Profile/Debit Cards*

### Review Plan Rules & Details

*Tools & Support*

### Set Up Direct Deposit

*Accounts/Profile/Banking/Cards*

### Set Up Email & Text Alerts

*Message Center*

### Update Login Information

*Accounts/Profile/Login Information*

### Update Payment Method

*Accounts/Profile/Payment Method*

### Update Profile and Email

*Accounts/Profile/Profile Summary*



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

# The Chard Snyder Mobile App



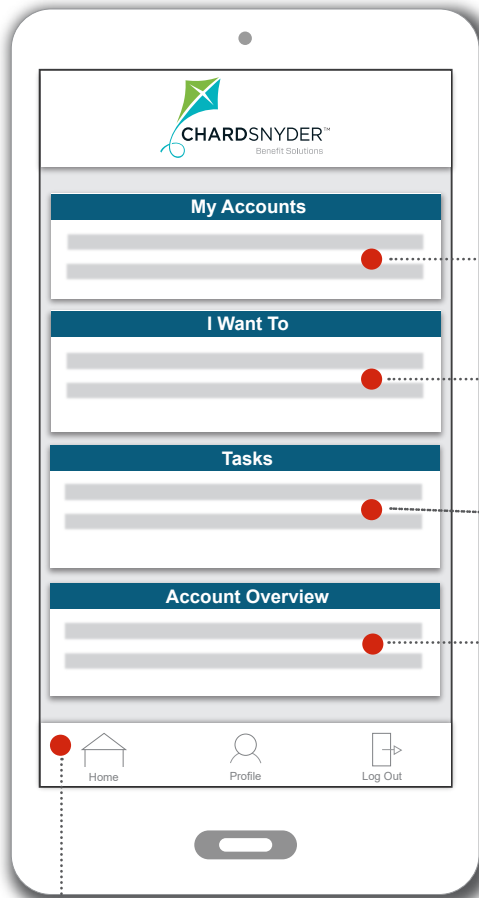
## Download the Chard Snyder Mobile App today!

Want a simple, easy way to manage your Chard Snyder benefit accounts from anywhere? Designed so you can quickly find what you need most, the Chard Snyder Mobile App lets you securely access your benefit accounts with the touch of a finger.

Available in the App Store or Google Play

1. Open the app and enter the same username and password you use to access your Chard Snyder account online
2. Continue accessing the mobile app using Face ID, Touch ID, or username and password

The mobile app provides on-the-go access to all your benefit accounts:



### My Accounts Section

All of your accounts are listed here, so you can view balance information right away. Click on the account name to see more specific account details and claim status.

### I Want To Section

Quickly take a number of actions, from making payments to scanning items for eligibility, and more!

### Tasks Section

Items that need your attention are listed here. You may see a reminder to submit a receipt for a recent transaction. Just click on the item to view more information.

### Account Overview Section

Quickly view detailed information concerning your account(s), like recent claim transactions.

### Home Button

Home takes you to the main screen from any place in the app.

### Profile Button

View your plan documents (plan summaries, tax documents, statements, etc.), report your Chard Snyder Benefit Card lost or stolen, change your username and password, update notification preferences, and find information on how to contact Chard Snyder.



Download from the App Store or Google Play. Use on your smartphone or tablet device of choice.



Access your Chard Snyder Mobile App using Face ID, Touch ID, or username and password.

## Top Features

- Catalog past and current receipts using your phone's camera
- Enter your bank account for seamless transfers
- Report your benefit card lost or stolen
- Enable Face ID or Touch ID for easy, secure access

# The Chard Snyder Benefit Card



Use your Chard Snyder Benefit Card for a simple way to pay your mass transit or vanpool expenses. Your payment comes right out of your account.

## How Do I Access My Mass Transit 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 Mass Transit plan.

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.

## You Will Receive Two Cards in the Mail

Both cards will show your name. Family members are not eligible to use the Commuter Benefits plans.

If you have a Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA) through Chard Snyder, all your plans are available using the same benefit card. Have your spouse or other family member sign the second card for use with those plans. The family member signing the card becomes the official user of that card.

## Activating Your Card

Call the toll-free number on the sticker on the front of your card or visit our website to activate your cards. You can use both cards once the first card is activated – you do not need to activate each of them.

## Keep Your Benefit Card From Year to Year

There is an expiration date shown on the front of your benefit card. Keep your card, even after you have emptied your account for the current year. When you enroll next year you may begin to use it to draw on the new balance. You can even skip a plan year and the card will work when you re-enroll unless it has expired.

## If Your Card is Lost or Stolen

Use your Chard Snyder online account, use the Chard Snyder Mobile App, or call Chard Snyder directly at 800-982-7715 to report a card lost or stolen as soon as you realize it is missing. We will cancel your current cards and issue replacement cards.



## Mobile Wallet Contactless Payments

Add your Chard Snyder Benefit Card to your mobile wallet for fast and secure payments:

1. Open the mobile wallet option on your mobile device
2. Select *Add a New Debit or Credit Card*
3. Add your benefit card by taking a photo or entering card info
4. Complete authentication process

Once successfully added, you can use your mobile device to purchase Commuter Benefits eligible items by tapping your phone on the card reader.

## Did You Know?

The IRS requires proof that your card was used for eligible expenses.

## No Worries!

The Chard Snyder Benefit Card allows many items and services to be **automatically** proven.

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



# Using Your Chard Snyder Benefit Card

Use your Chard Snyder Benefit Card to pay for your mass transit or vanpool expenses. It's easy and it keeps your cash in your pocket.

## Use Your Chard Snyder Benefit Card to Purchase Transit Passes

The IRS requires that you use the benefit card to purchase mass transit passes. You may purchase passes at transit vendor locations such as farepass kiosks, transit authority ticket offices or online. You may not use your card to purchase transit passes at locations such as grocery stores, drug stores or convenience stores.

If your transit system allows you to 'link' a credit card to a reloadable mass transit card, you may do so with the benefit card.

## You May Add a PIN to Your Chard Snyder Benefit Card

You may choose to use your card by swiping it and providing a signature or through the use of a four-digit Personal Identification Number (PIN) at the point of sale.

The use of a PIN is not required to access your funds through the card. Even if you choose to add a PIN and forget it, you may choose Credit on the keypad and sign for the charge.

To use your optional PIN number, choose Debit on the keypad and enter your PIN when requested.

## Call (866) 898-9795 to set up a PIN for your Chard Snyder Benefit Card

Chard Snyder cannot change or provide a lost PIN number. You must call the phone number provided above for those services.

## Eligible Expenses

Use your Commuter Benefits money to pay for a variety of expenses, but keep in mind the IRS has specific rules about which expenses are eligible.

### Transit Fares

Bus, trolley, ferry, commuter train, subway

### Vanpooling

A vanpool requires:

- A vehicle seating six or more adult passengers
- Most trips to carry at least one-half of the adult passenger capacity of the vehicle
- Eighty percent of the van's mileage use must be for commuting

Join an existing vanpool through your local RideShare organization.



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

# Commuter Benefits Changes to Your Plan



Everyone's life changes now and then. When it does, make sure to change your Commuter Benefit to fit your new situation.

## Change the Amount You Set Aside For Your Commuter Benefits

You may change the amount of money you decide to have deducted for your Transit plan as needed.

You must notify your employer within the time span your plan requires. Your company's Human Resources department will help you complete any paperwork required to make your change.

## What Happens When You Leave Your Job or Become Ineligible for the Benefit?

If you leave your current place of employment or become ineligible for the plan, you may still have a certain period of time (called a runout period) to submit claims for parking services purchased before you became ineligible. Call Chard Snyder or ask your Human Resources department for the period of time allowed for these claims under your plan's rules.

Any money remaining in your account at the end of your runout period is lost.

## A Few Things to Keep in Mind About Commuter Benefits

- You can only spend the IRS maximum each month
- Family members are not eligible to use Commuter Benefits plans

## What Happens During a Leave of Absence?



Sometimes we need to "take a break" from our jobs, because of our own or a family member's illness, because we've been called up for a tour of duty with the military, or some other reason. How it will affect your Commuter Benefit depends on the reason and expected length of time for your leave of absence.

**Contact your Human Resources department for information on leaves of absence.**



# How to Contact Chard Snyder

Chard Snyder helps you get the most out of your Commuter Benefits. Contact us online, via phone or email.

## We're Here to Help

- Phone:** 513.459.9997 or 800.982.7715  
Participant Services representatives are happy to speak with you 8 am - 8 pm ET, Monday through Friday
- Website:** [www.chard-snyder.com](http://www.chard-snyder.com)  
Find helpful FAQs, videos, reference guides, and other resources to help you understand your plan.
- Email:** [askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com)  
Email Chard Snyder with general questions about your Commuter Benefits plans



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