

Commuter Benefits

Mass Transit Plan



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 Benefits 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.

What are 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:

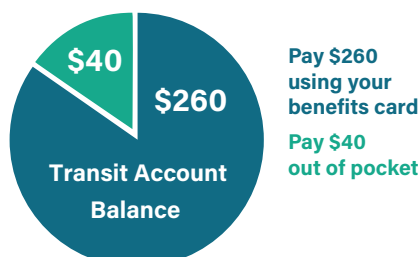
- A vehicle seating six or more adult passengers
- 80% of the van's mileage use must be commuting to and from work
- Passengers occupy at least 50% of the vehicle's seats

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.

Monthly Transit Pass = \$300



The Chard Snyder Mobile App



Manage your Commuter Benefits on the go, anywhere, anytime

Features

- View account balances and transaction details
- Enter and track expenses
- Easily manage other Chard Snyder benefit plans in one place

Download from the App Store or Google Play



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

How Do I Access My Mass Transit 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.

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

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 Mass Transit 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.

Why Should You Enroll?

- Reduce taxable income and keep more of your paycheck
- Make your commute to and from 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
- You must use the Chard Snyder Benefits Card to purchase mass transit fares. You cannot file a claim for these, per IRS rules.
- Family members are not eligible to use your Mass Transit 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 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.



800.982.7715 www.chard-snyder.com