

# 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 charts below show 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 benefits 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



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



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

## How Do I Access My Qualified Parking 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.

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 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.



## 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 Benefits Card



- Convenient way to pay for eligible expenses directly from your Qualified Parking 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 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 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](http://www.chard-snyder.com)