



COMMUTER BENEFITS TRANSIT & PARKING GUIDE

Your tomorrow, today

Commuter Benefits are designed to save you money on the costs of commuting to and from work, whether you use mass transit or drive and park your vehicle.

What are Commuter Benefits?

Two types of [Commuter Benefits](#) accounts allow you to put aside money to pay for eligible transit and parking expenses. Funds are deducted from your paycheck before taxes, so the money deposited into these accounts is **tax free**, which **saves you money** on services you already pay for when commuting to and from work.

What are the Different Types of Commuter Benefits?



Funds in a [Qualified Parking](#) account can be used for your eligible parking expenses, such as parking garages and parking lots where you park your car while you're at work.



Funds in a [Mass Transit](#) account can be used for your eligible transit expenses such as bus fares, train fares, or subway fares you purchase to commute to and from work.

How Do Commuter Benefits Work?

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

You may **save up to 40%** on your commuting costs.



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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 Commuter Benefit accounts.

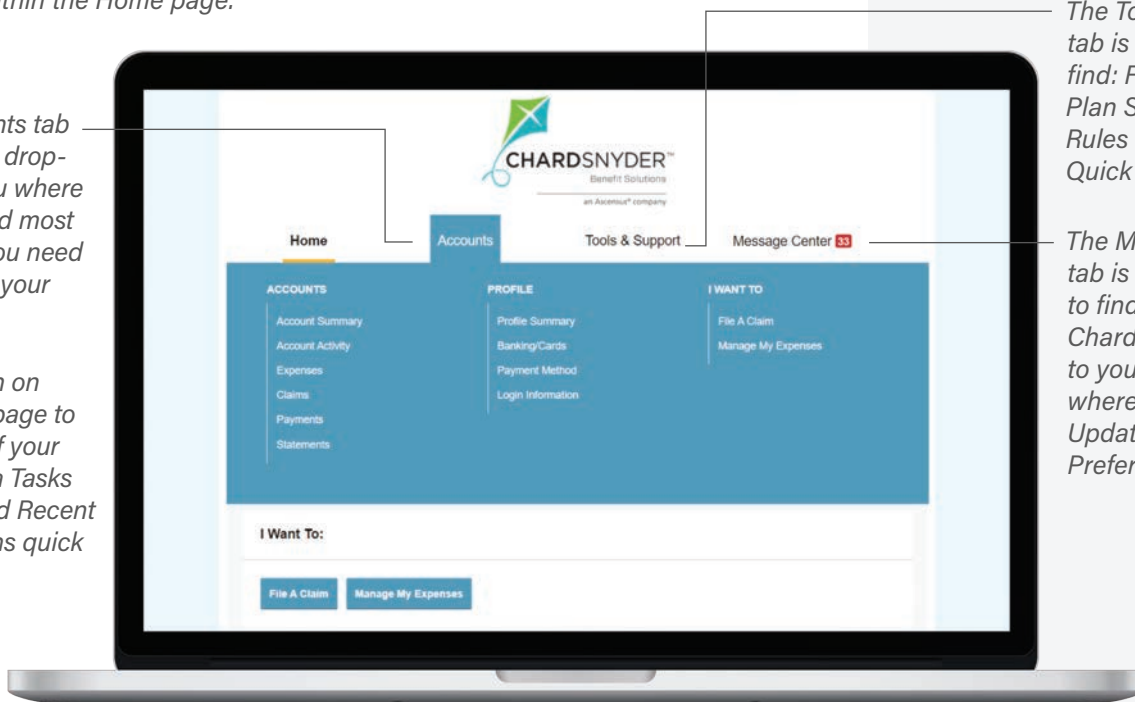
Access Your Chard Snyder Account Online

1. Go to 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.

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.



Most Important Features

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

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

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



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The Chard Snyder Mobile App



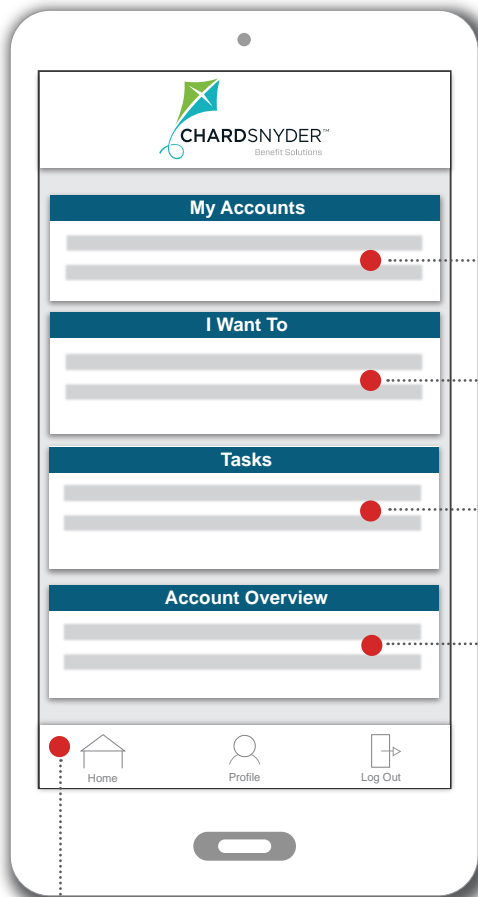
Download the Chard Snyder Mobile App today!

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! Depending on your plan, you will see:

- Reimburse Myself
- View and Upload Receipts

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 Benefits 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

- Submit parking claims with receipt images using your phone's camera
- Catalog past and current receipts using your phone's camera
- Enter your bank account for seamless transfers
- Report your benefits card lost or stolen
- Enable Face ID or Touch ID for easy, secure access

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.

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:	In these locations at your work:
<ul style="list-style-type: none">Personal Car or VanCarpool or Van Pool VehicleMotorcycle or Scooter	<ul style="list-style-type: none">Parking LotsGaragesMetered Parking

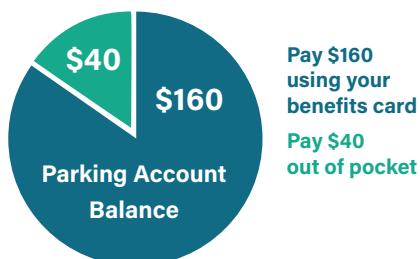
Ineligible Expenses

Fuel	Highway Tolls	Uber
Mileage	Business Travel	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



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

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.

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:

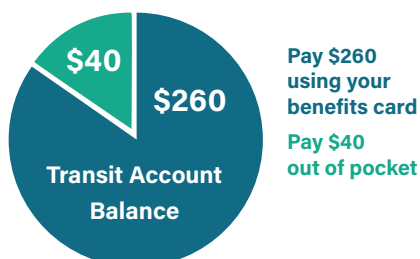
- A vehicle seating six or more adult passengers
- 80% of the van's mileage use must be commuting to and from work
- Passengers occupy at least 50% of the vehicle's seats

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



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

The Chard Snyder Benefits Card



Use your Chard Snyder Benefits Card for a simple way to pay your mass transit or vanpool fares, parking garages, even meters. Your payment comes right out of your account.

How Do I Access My Commuter Benefit 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 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.

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 benefits 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 Benefits Card From Year to Year

There is an expiration date shown on the front of your benefits 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 benefits 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 benefits 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 Benefits 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 Benefits Card

Use your Chard Snyder Benefits Card to pay for your mass transit or vanpool vouchers or passes and parking. It's easy and it keeps your cash in your pocket.

Use Your Chard Snyder Benefits Card to Purchase Transit Passes

The IRS requires that you use the benefits 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 benefits card.

Pay for Parking Expenses With the Benefits Card

Many parking facilities will allow you to use your benefits card to pay monthly parking fees for garages or parking lots. You may also use the benefits card in parking meters that accept cards.

If you are asked to choose between *Debit* and *Credit*, choose *Credit* when paying with the benefits card.

You May Add a PIN to Your Chard Snyder Benefits 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 Benefits 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.

Parking

- Personal car or van
- Carpool or vanpool vehicle
- Motorcycle or scooter

in

- Parking lots or garages
- Metered parking



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How to Verify Benefits Card Purchases



Follow the rules to keep your benefits card working for you every time you need it.

Commuter Expenses Do Not Require Verification

The benefits card is programmed to recognize Transit and Parking expenses. No further verification is needed.

A Missing Healthcare Receipt From Another Chard Snyder Plan Could Stop the use of the Benefits Card

If you have another benefit plan with Chard Snyder (FSA, HSA, HRA), the benefits card may be suspended if you do not provide proof when requested to verify eligible expenses for those plans.

The benefits card recognizes many eligible health expenses at a store cash register. When your card swipe matches an eligible expense, all is well.

When there is no match, such as with many hospital, dental, optical and doctor's office expenses, Chard Snyder will let you know that proof is needed of your expense.

If you don't provide the information within the requested timeframe, the IRS requires that we suspend the use of your card. This could also stop you from using it for Transit and Parking expenses.

How to Verify or Repay Your Ineligible Health Expense

If you receive an email from Chard Snyder asking for additional information regarding a healthcare expense, you must verify your expense was eligible or repay the amount to your plan. Here's how:

Verify the expense (Substantiate)

Take a picture of your EOB, itemized bill, or receipt with your mobile device.

Any EOB, itemized bills, receipts, or invoices must include:

- Date of service (must be during the plan year)
- Provider's name
- Name of person receiving the service
- Amount you must pay after insurance has paid their portion
- Description of service or product purchased

Submit the photo documentation on the Chard Snyder Mobile App or upload on your online account. It's that easy! If you don't have an itemized receipt, contact the provider or your insurance company and request an EOB or a copy of the receipt.

Repay the expense (Use ONE of the following methods)

- Log in to your account and provide banking information to repay online
- Substitute ineligible expenses, or expenses without documentation, by submitting a valid claim for eligible out-of-pocket expenses. Dates of service must be in the same plan year as the ineligible expense.
- Send Chard Snyder a check with a copy of the request you received to: PO Box 2924, Fargo, ND 58108-2924



If you don't verify the expense or repay the cost, your benefits card could remain suspended for both your Commuter and Healthcare plans until you do.

Your Parking Plan

How To File A Claim



While the IRS requires that you pay for your transit expenses using the Benefits Card, you may file a claim to be reimbursed for your parking expenses.

Submit a Claim Using the Mobile App

Submit your parking claim using your mobile device

1. **Log in** to your Chard Snyder account using the mobile app
2. **Choose** *File A Claim* under the *I Want To* section
3. **Enter** requested details regarding the claim
4. **Click** *Upload Receipt* (Device camera will take a picture of your receipt. Make sure the picture is clear and the writing is legible.)
5. **Click** the *Add Claim* button

Submit an Online Claim

Save postage and time by filing your claim online

1. **Log in** to your Chard Snyder online account
2. **Click** *File a Claim* in the *I Want To* section or click the *Accounts* tab and choose *File a Claim* from the drop-down menu.
3. **Choose** the account that you would like to use. **Click** *Next* to continue.
4. **Click** *Upload Valid Documentation* to attach your receipt(s) to your claim. Be sure to upload the correct receipt file, as attaching the wrong file will delay your payment. **Click** *Next* to continue.
5. **Enter** requested details regarding the claim. **Click** *Next* to continue.
6. **Review** details of the claim
7. **Read** *Terms & Conditions* then click that you have done so
8. **Click** *Save for Later, Add Another or Submit*

After you click *Submit*, a confirmation screen will show a list of all claims that you just submitted.

Submit a Paper Claim Form for Parking Expenses

If you are submitting a paper claim for parking expenses

1. **Complete** the Commuter Benefits Claim Reimbursement Request Form available under *Tools & Support* in your Chard Snyder online account
2. **Make** a copy of your completed claim form and send it with a copy of your receipt (if available). If no receipt is available, you must sign the affidavit on the claim form certifying that you have incurred the expenses being claimed.
3. **Fax:** 513-459-9947 or 888-245-8452
4. **Mail:** Chard Snyder, PO Box 2924, Fargo, ND 58108-2924

Reminder

You must submit parking claims within 180 days of the service.



How To File A Claim

When Your Reimbursement Should Arrive

Your check will arrive based on your employer's payment schedule, usually within about two weeks. Payment could arrive sooner if you are using direct deposit into your personal checking or savings account.

If you request reimbursement by check and your approved payment is less than \$25, we will wait to send reimbursement until we receive additional claims that make your total reimbursement amount at least \$25. If we don't receive any additional claims, we will send your reimbursement at the end of your plan's runout period. There is no minimum amount required for reimbursement by direct deposit.

Receive Your Repayment Directly Into Your Personal Bank Account

You may choose to have your reimbursement deposited directly into your account when you submit a claim for reimbursement. To do this you will need to enter your bank account information in the system. Follow the steps below:

1. **Log** in to your Chard Snyder online account
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. **Click** *Direct Deposit* under *Alternate Payment Method* and click *Submit*. Enter your bank account information if prompted.

Your Email Address is Important



Provide your email address to receive a confirmation when we enter your claim and again when your payment is sent. You will receive your payment either by direct deposit into your personal bank account or by check through the US mail.

If you change your email address you may update it from your computer or mobile device:

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** *Update Profile*
5. **Add** or update your email address and cell phone number

Your Email Address is Confidential at Chard Snyder

Your personal information is protected by HIPAA regulations. We do not lend or sell your personal information (including your email address) to any other party.



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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 and Parking plans 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
- Parking claims must be submitted within 180 days of the service
- Mass Transit and Qualified Parking are separate Commuter Benefits plans (*Money may not be transferred between the two accounts.*)
- Family members are not eligible to use Commuter Benefits plans
- You must use the Chard Snyder Benefits Card to purchase mass transit fares. You cannot file a claim for these, per IRS rules.

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 Benefit. 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

Find helpful FAQs, videos, reference guides, and other resources to help you understand your plan.

Email: askpenny@chard-snyder.com

Email Chard Snyder with general questions about your Commuter Benefits plans



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