

Commuter Benefits Employee Handout



**BENEFITS IN
TRANSIT.**

Save more during your commute to and from work.

Who couldn't use a little more money? The commuter benefit is a great perk that saves you up to 40% or more! A Commuter Benefits Plan is a great way to reduce your commuting expenses by allowing you to set aside pre-tax money for qualified transit and parking expenses you incur while getting to and from work.

Transit Benefit

Pay for transportation to and from work tax-free. Common eligible expenses include transportation through train, bus, subway and ferry. For 2016, up to \$255 per month can be contributed on a pre-tax basis.

Parking Benefit

Pay for parking at or near your regular place of employment tax-free. For 2016, up to \$255 per month can be contributed on a pre-tax basis.

Note: Tax benefits vary by state.

Simple Access to Your Funds

With the benefits debit card, participants can pay providers at the time of service directly from their transit and/or parking account. If the parking facility does not accept debit card payments, participants may also pay out of pocket and then submit a reimbursement request. Participants may submit parking claims to Discovery Benefits online through the consumer web portal. Sign up for free direct deposit to receive your reimbursement as quickly as possible.

Parking and transit receipts may or may not be required, depending on your employer's plan setup. However, we recommend that participants keep receipts for their own records regardless of whether receipts are required for the plan.

Additional Plan Features

- 24/7 online account access
- Mobile apps and text alerts
- Single sign-on for all reimbursement accounts
- Use the same debit card to access both parking and transit funds

Metro Commuters

If you live in the Washington, D.C. area, your commuter benefits may work a bit differently. If your employer participates in Discovery Benefits' SmartCommute Program, you will be able to load commuter funds onto your WMATA SmarTrip® card from a commuter page on your consumer web portal.

Interested in commuter benefits? Contact your employer to find out more about your enrollment options.

Our knowledgeable Participant Services team is available from 6:00 am to 9:00 pm CST Monday through Friday.

Please contact them with any questions about your benefit plan.

Toll-Free: 866-451-3399

Email: customerservice@discoverybenefits.com.

Access additional information on your Commuter Benefits Plan at www.discoverybenefits.com.