



**COMMUTER BENEFITS
TRANSIT & PARKING PLANS**

..... *Your tomorrow, today*

Commuter Benefits – Transit and Parking

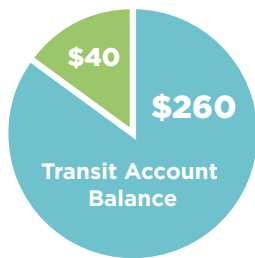
Mass Transit Plan

Use your Chard Snyder Benefit Card to pay for passes, tokens, fare cards, or vouchers that allow you to use a mass transit system. Ride the bus, train, subway, ferry or trolley. You'll never need to file a claim for transit and you'll save up to 40% of the cost by paying with tax-free dollars.

Parking Plan

Pick a garage or parking lot and pay with your parking plan. Many parking garages and lots will accept your Chard Snyder Benefit card. If not, it's easy to file a claim through the mobile app, online, or send it through email. You could save up to 40% of your costs, including metered parking.

Monthly Transit Pass = \$300



Pay \$260 using your Benefit Card
Pay \$40 out of pocket

Monthly Parking Pass = \$200



Pay \$160 using your Benefit Card
Pay \$40 out of pocket. File a claim to be reimbursed

Here's How it Works

You may only claim the amount of money in your Commuter Benefit account at the time you use your Benefit card or submit a claim. Your balance will go down each time you use your benefit and go up with each payroll contribution. You will need to keep an eye on your balance. Use the Chard Snyder mobile app, or your online account, any time to check your current balance, see the status of a claim or review the history of your account.

The Chard Snyder Mobile App

Features

- View account balances and transaction details
- Submit and review parking claims
- Upload paperwork

Download from the App Store or Google Play



Savings



Use this worksheet to estimate how much money you are currently spending on worktime transit and parking.

Mass Transit Expenses \$

Vanpooling Expenses \$

Parking Garage \$

Parking Lot \$

Parking Meters \$

Other Expenses \$

Deduct Employer Contributions - \$

Total Mass Transit and Parking Expenses

\$

Total transit and parking expenses may not exceed IRS maximum per month. See your enrollment form or the Chard Snyder website, www.chard-snyder.com for current allowable maximum contributions.

Easy • Convenient • Savings

Ways To Save

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 from commuting

Join an existing vanpool through your local RideShare organization.

Parking Expenses

Park your:

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

In these locations:

- Parking lots or garages
- Metered parking

**For a full list,
check out our website**

www.chard-snyder.com

So Simple

Decide how much to set aside and enroll

The amount you choose is deducted from your pay and added to your account(s)

Then use the Chard Snyder Benefit Card to pay for eligible expenses

Or submit parking claims using the mobile app, website, email, fax or mail

All claims must be submitted within 180 days of spending the money

If your commuting needs change, your CoAdvantage Benefits Representative can help you enroll, change, or stop your deduction according to your plan rules.*



Sign Up for Email and Text Alerts

Log in to your Chard Snyder account any time to set up your preferences and profile

Why Should You Enroll?

- Reduce taxable income – lowering taxes
- Reduce driving-related stress
- Reduce car ownership expenses



**Save
Money**

EZ Passes, tolls, taxies and car services such as Uber and Lyft are not considered eligible expenses under the Commuter Benefit Transit Plan



855.321.9551 www.chard-snyder.com

*Check your plan for the claims deadline for expenses that occurred before you terminated your position.



The Chard Snyder Benefit Card

Use your Chard Snyder Benefit Card for a simple way to pay - the money comes right out of your account.

When you use it for mass transit you won't be asked for further proof of what you purchased.



Tools & Resources



Chard Snyder Website

Our website is loaded with information and tools to help you get the most out of your plan. Access your account by logging in at www.chard-snyder.com.

Chard Snyder Mobile App

Our mobile app is simple to use and easy to get from Google Play or the App Store.

- View account balances and transaction details
- Submit and review parking claims
- Upload paperwork



Customer Service

Contact us through Live Chat from the Chard Snyder website or send us an email for quick, convenient, personal service.

coadvantage.askpenny@chard-snyder.com

IRS Regulations

- Mass transit fares must be purchased using the Benefit Card
- Parking claims must be submitted within 180 days
- Mass Transit and Parking are separate plans under Commuter Benefits. Money may not be transferred between the two accounts
- Family members are not eligible to use this plan



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