

# Welcome to Commuter Benefits!

Commuter Benefits are tax-free fringe benefits, authorized by the Internal Revenue Code 132(f), that allow hardworking employees, like you, to pay for qualified commuting costs using pre-tax money.

## Qualified Commuting Costs

Commuter Benefits cover daily or monthly transit (train, subway, bus and ferry), vanpool (Lyft Line, uberPOOL, Via, Chariot and other eligible providers) and approved parking costs up to \$260 a month.

\*Check for eligibility with specific vanpools, like Lyft Line, uberPOOL, Via and Chariot.



## How You Save

Since Commuter Benefits allow you to use tax-free money to pay for qualified commuting costs, you'll end up saving on your income taxes. In fact, you can save up to 40% on your commuting costs just by using pre-tax Commuter Benefits. Savings vary by person because they depend on your salary and monthly transit and/or parking costs. Below are some ballpark figures.

## Estimated Employee Savings at a Glance

	Transit per month (max \$260)	Parking per month (max \$260)	Both per month (\$520)
Federal Income Tax Savings	\$780	\$780	\$1,560
FICA Savings	\$238	\$238	\$476
State/City Income Tax Savings	\$187	\$187	\$374
Total Annual Employee Savings	\$1,205	\$1,205	\$2,410

\*Estimated employee savings are for informational purposes only and are based upon monthly pre-tax deductions of \$260 for a transit benefit and \$260 for a parking benefit. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.



If you want to see exactly how much you'll save, check out our Savings Calculator at:  
<http://commuterbenefits.com/employees/how-it-works/>

# How The Program Works

Our online platform makes ordering your Commuter Benefits products a breeze. You can have products delivered straight to your door; load funds directly to your local transit agency's Smart Card; or purchase transit or parking tickets and passes in person with the Commuter Check Prepaid Mastercard® or Commuter Check Voucher.

Whether you take the train, drive and park, or both, we've got you covered!



## Did You Know?

There's no "use it or lose it" policy or open enrollment period. You can sign up, pause or even cancel contributions to your account at any time.

## Getting Started

- 1 Go to **[transportation.stanford.edu/edenred](https://transportation.stanford.edu/edenred)** (non-SRWC employees) or **[transportation.stanford.edu/edenred-srwc](https://transportation.stanford.edu/edenred-srwc)** (SRWC employees only)
- 2 Use your Stanford single sign-on credentials to access the ordering platform.
- 3 Once you are logged into your account you can begin making your pre-tax commuter transit and parking purchases online.

## Questions?

Have questions about the program or need a little help enrolling? Our Customer Service team is here to help. Just call 888.235.9223 Monday – Friday, 5 am – 5 pm PST.

The Commuter Check Prepaid Mastercard may only be used for qualified commuter benefit purchases in accordance with IRS Tax Code 132(f). No cash or ATM access. This card may not be used everywhere Debit Mastercard is accepted.

The Commuter Check Prepaid Mastercard is issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. The Bancorp Bank; Member FDIC. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

