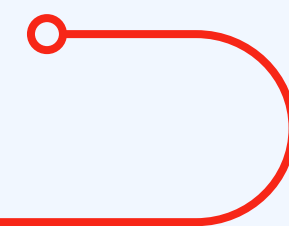


Commuter Benefits Resource Guide

Pay for your commute
with tax-free dollars



Edenred Benefits





Welcome to Commuter Benefits!

Commuter benefits help you pay for your commute to and from work using tax-free dollars, which saves you money on your taxes each year. You can use commuter benefits for transit, vanpools and qualified paid parking. Check your commuter benefits account to determine which options are available under your current commuter benefits program.

How much could you save?

The current monthly tax-free allowable limits are updated yearly. For the most up to date information and our savings calculator, please visit:

www.edenredbenefits.com/tax-limits



COMMUTES THAT ARE COVERED

a wide VARIETY OF COMMUTER BENEFIT products ensures that no matter how an employee commutes, they can enjoy the savings and convenience of the benefit.

Transit

- Bus
- Subway
- Train
- Trolley
- Ferry
- Water Taxi
- Light Rail
- Vanpool

Parking

- Parking Expenses
- Meters
- Garages and Lots



MICROMOBILITY OPTIONS

your commute **YOUR CHOICE**

Whether these methods replace how you used to commute, or help connect you to the first or last mile, you can pay for it all with one card.

Along with pre-tax options like public transit and parking we also offer the following micromobility and shared mobility options:

- >> BIKE SHARING**
- >> E-SCOOTER RENTALS**
- >> E-MOPED RENTAL**

The micromobility options listed above are a sample of what we offer and may vary by location or company settings. For a full list of your company's micromobility options, login to your commuter benefits account and go to the order micromobility page.



HOW MUCH CAN I SPEND?

you can set aside MONEY FROM YOUR PAYCHECK

each month on transit and parking expenses.

How much could you save?

The current monthly tax-free allowable limits are updated yearly. For the most up to date information and our savings calculator, please visit:

www.edenredbenefits.com/tax-limits

Keep in mind that transit and parking funds are considered two separate buckets of money. Be sure to calculate both your transit and parking expenses separately, and choose contributions accordingly.

HOW TO SPEND TRANSIT FUNDS

- **PREPAID CARDS**
Reloadable commuter benefit cards that are accepted at transit agencies or designated transit retail centers where only transit and vanpool passes, tickets, and fare cards are sold, or at fare vending machines.
- **TRANSIT PASSES**
We offer products for hundreds of transit agencies nationwide. Simply select your desired transit passes through your Commuter Benefits online account, and you will receive your product by mail each month.
- **SMART CARDS**
We offer several transit agency-specific Smart Cards across the nation. And, we are constantly adding more to our catalog.
- **TRANSIT VOUCHERS**
Our vouchers are redeemable for passes, tickets, or cards anywhere transit, parking, or vanpool vouchers are accepted.



HOW TO SPEND PARKING FUNDS



PREPAID CARDS

Our prepaid cards offer the functionality and convenience of a reloadable, personalized, prepaid card for use at parking facilities nationwide. No receipts are necessary with this solution, just swipe and go!



MONTHLY DIRECT PAY

We can directly pay parking and vanpool providers on your behalf. This is a great option for commuters who pay for parking on a monthly or quarterly basis.



PARKING VOUCHERS

These vouchers are made payable to the parking provider of your choice and can be used to pay for parking expenses. Our parking vouchers may be used to purchase one or more types of parking, and you can order as many vouchers as needed for multiple parking providers.



REIMBURSE ME

Perfect for those who only park on an occasional basis, use multiple parking lots, park at parking meters, or utilize a parking provider that will not accept checks or third party payments.



SPOT HERO

Use your prepaid card to pay for parking with SpotHero. With SpotHero, you can easily book affordable parking at more than 5,000 garages, lots and valets.

HOW TO SPEND BIKING FUNDS



➤➤ **PREPAID CARDS**

Our prepaid cards offer the functionality and convenience of a reloadable, personalized, prepaid card for use at bike shops nationwide. No receipts are necessary with this solution, just swipe and go!

➤➤ **BIKING VOUCHERS**

Biking vouchers can be ordered in any denomination between \$10 and \$20 and are accepted at participating bicycle shops and bicycle storage facilities nationwide. Use them as payment towards bicycles, bicycle equipment, repairs, and/or storage fees associated with your commute to work. Please note that the biking can be offered as a subsidy by your employer, and is not part of the pre-tax benefit.



HOW TO SPEND MICROMOBILITY FUNDS

➤➤ PREPAID CARDS

Our prepaid card offers the functionality and convenience of a reloadable, personalized, prepaid card that can be used to pay for any micromobility product, bike maintenance and bike shops.



SIGNING UP


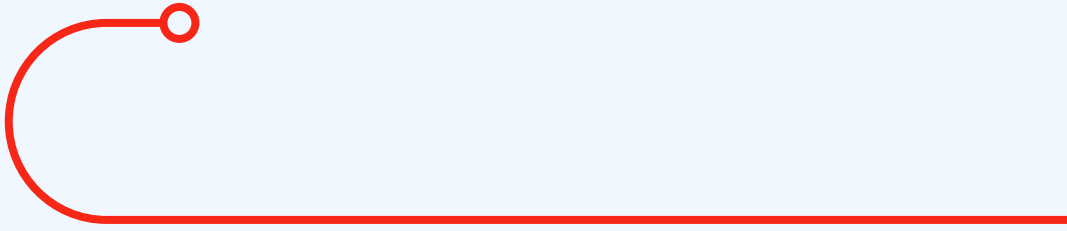
Our online platform makes ordering your commuter benefits products a breeze. Signing up is easy!



Follow THE STEPS BELOW TO GET STARTED:

1. Go to myaccount.edenredbenefits.com and click 'Setup My Account'.
2. Enter your Company ID:
3. Enter your First Name, Last Name and Zip Code.
4. Confirm your username, create a password and click 'Next'.
5. You are now registered!

Did you know?



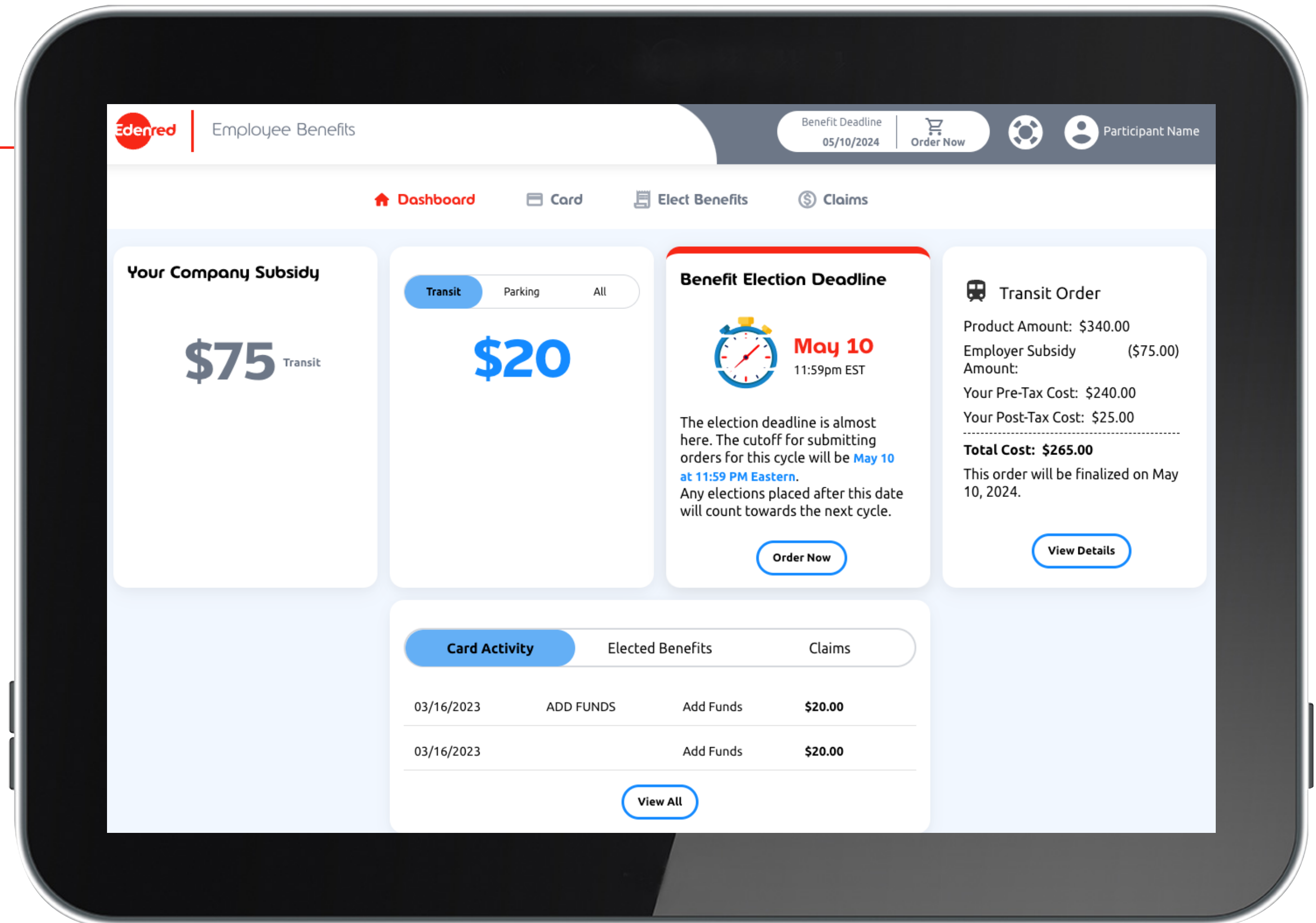
There's no open enrollment period. You can sign up, pause or even cancel contributions to your account at any time.

ONLINE DASHBOARD

Your online dashboard displays an overview of your commuter benefits account.

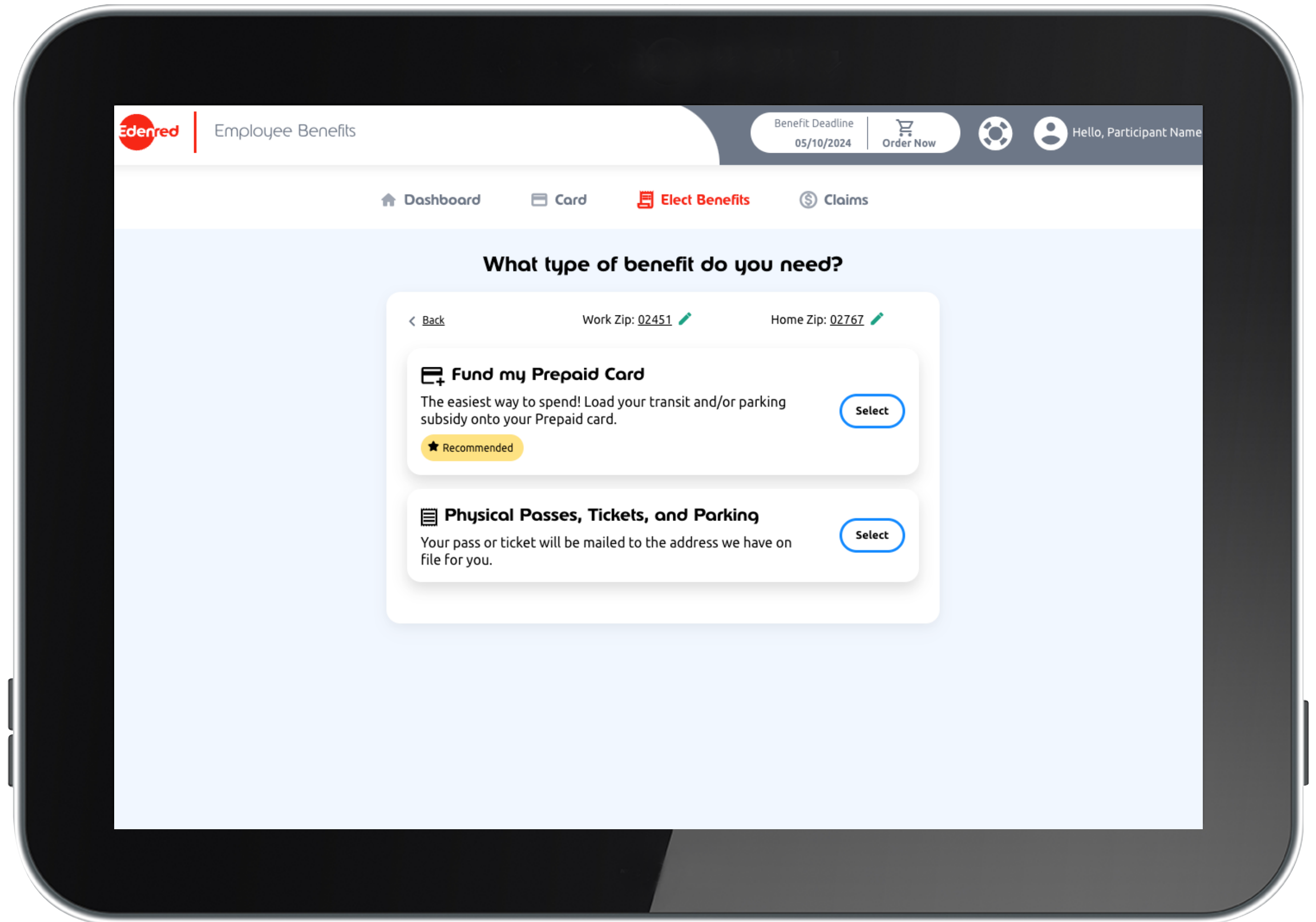
From your DASHBOARD YOU CAN:

- View and manage your recent orders
- See your benefit election deadline
- View your card balance
- View your claims
- Navigate to your profile and view support



PLACING AN ORDER

To place an order, begin by selecting Elect Benefits. Based on the type of commute you choose, you will be guided through the ordering flow for that product type.



TRANSIT PASS ORDERS

1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Physical Passes, Tickets and Parking from the list of options.
3. Select Public & Shared Transportation.
4. Select the type of commute from the list of options.
5. Select your product from the list of options.
6. Enter your order details and click **'Review Order'**.
7. Review your order, and click **'Elect Benefits'**.
8. A confirmation will display that your order has been placed.

helpful tips

REPEAT ORDERS MONTHLY

When you set your benefit to repeat monthly, it will be placed automatically each month. You won't have to log back into your account unless you want to make changes to your order.

If there are any months that you do not need your order, select Opt-out on specific months, and select the months you do not need your benefits from the calendar.

EDITING OR DELETING YOUR ORDER

You can make changes to your order from your dashboard. Click View Details on your order, and click on the trash can icon to delete the order, or the pencil icon to edit the order.

Changes to your order can be made up until the benefit election deadline. Your company's benefit election deadline is displayed on the dashboard.



PREPAID CARD TRANSIT ORDERS



1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Prepaid Card from the list of options.
3. Select Public & Shared Transportation from the funding options.
4. Enter your order details and click **'Review Order'**.
5. Review your order, and click **'Elect Benefits'**.
6. A confirmation will display that your order has been placed.

helpful tips

CHECKING YOUR CARD BALANCE

You can check your card balance anytime from the dashboard.

MANAGING YOUR CARD

You can activate, request a replacement or report a problem with your card on the Card page.

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MICROMOBILITY ORDERS



1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Fund my Prepaid Card from the list of options.
3. Select Mobility.
4. Enter your order details and click **'Review Order'**.
5. Review your order, and click **'Elect Benefits'**.
6. A confirmation will display that your order has been placed.

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BIKING ORDERS



- 1.** From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
- 2.** Select Physical Passes, Tickets and Parking from the list of options.
- 3.** Select the Biking tab on the left, then Biking from the available categories.
- 4.** Enter your order details and click **'Review Order'**.
- 5.** Review your order, and click **'Elect Benefits'**.
- 6.** A confirmation will display that your order has been placed.

helpful tips

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PARKING REIMBURSEMENT ORDERS

1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Physical Passes, Tickets and Parking from the type of benefits available.
3. Select Parking from the left tab, then select **'Reimburse Me'**.
4. Enter your order details and click **'Review Order'**.
5. Review your order, and click **'Elect Benefits'**.
6. A confirmation will display that your order has been placed.

helpful tips

FILING A CLAIM

Go to the Parking Reimbursement page on our site and file a claim. Once your claim is approved, we will send you a reimbursement check.

REPEAT ORDERS MONTHLY

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If there are any months that you do not need your order, select Opt-out on specific months, and select the months you do not need your benefits from the calendar.


EDITING OR DELETING YOUR ORDER

You can make changes to your order from your dashboard. Click View Details on your order, and click on the trash can icon to delete the order, or the pencil icon to edit the order.

Changes to your order can be made up until the benefit election deadline. Your company's benefit election deadline is displayed on the dashboard.



HOW TO FILE A CLAIM

- 
1. Click on the menu item titled **'claims'**.
 2. Click on **'New Claim'**.
 3. Fill out the form, then click **'Submit Claim'**.
 4. You will get a confirmation letting you now your claim has been submitted.

helpful tips

YOUR CLAIMS

You can view claim history and check the status of your claims on the Claims page.

BALANCE TRANSFERS

You can move an available balance from your Reimbursement Account to another account on the Claims page, under Balance Transfers.

PARKING DIRECT PAY ORDERS

1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Physical Passes, Tickets and Parking from the type of benefits available.
3. Select Parking from the left tab, then select **'Direct Pay'**.
4. Enter your parking provider's information, then click **'Next'**.
5. Select your parking provider from the list of options.
6. Enter your order details to get your parking provider affiliated and click **'Review Order'**.
7. Review your order, and click **'Elect Benefits'**.
8. A confirmation will display that your order has been placed.

helpful tips

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PARKING VOUCHER ORDERS

1. From the dashboard, under Benefit Election Deadline, select **'Order Now'**.
2. Select Physical Passes, Tickets and Parking from the type of benefits available.
3. Select Parking from the left tab, then select **'Vouchers'**.
4. Enter your order details and click **'Review Order'**.
5. Review your order, and click **'Elect Benefits'**.
6. A confirmation will display that your order has been placed.

helpful tips

PARKING VOUCHERS

Make sure that your parking provider accepts Edenred parking vouchers before placing your order. There is no cash back for parking vouchers, so order the exact amount that you will need. Parking voucher orders will be declined if made not made out to eligible garages

REPEAT ORDERS MONTHLY

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HOW TO SET UP MOBILE WALLET



- 1.** From the navigation menu, select **'Card'**.
- 2.** Go to the Mobile Wallet section, enter your phone number and email address, and click **'Set up Mobile Wallet'**.
- 3.** Go to your mobile device and add your Edenred card to your smartphone's mobile wallet according to the instructions for your device.

helpful tips



Your Edenred Benefits card can be added to your mobile wallet on the following platforms:

- Apple Pay
- Google Pay
- Samsung Pay

UPDATING YOUR PROFILE

On your PROFILE PAGE, YOU CAN:

- Update your contact information & delivery address
- Change your password
- Update your payment settings

The image shows a tablet displaying a web application interface for updating a participant's profile. The page is titled "Participant Name" and has a navigation bar with "Contact Info", "Password", and "Payment Settings". The "Contact Info" section is active and contains the following fields:

- About You:**
 - Name: [Text input field]
 - Phone: [Text input field]
 - Email: [Text input field]
- Delivery Address:**
 - Address 1: [Text input field]
 - Address 2: [Text input field]
 - City: [Text input field]
 - State: [Dropdown menu]
 - Zipcode: [Text input field]
- Office Address:**

Please contact your company's administrator to update this address.

 - Address 1: [Text input field]
 - Address 2: [Text input field]
 - City: [Text input field]

At the bottom of the page, there are three tabs: "Card Activity", "Elected Benefits", and "Claims".



FREQUENTLY ASKED QUESTIONS

WHERE CAN I FIND MY COMPANY ID?

You can find your company ID in your 'Start Saving on your Commute Today' email, or you can ask your employer for this information.

HOW DO COMMUTER BENEFITS SAVE ME MONEY?

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. Savings vary by person because they depend on your salary and monthly transit and/or parking costs.

WHAT ARE THE DIFFERENT TYPES OF COMMUTING EXPENSES COVERED?

- Bus, ferry, train, trolley tickets and passes
- Parking expenses (meters, garages and lots)
- Vanpool fees
- A mobility benefit that allows commuters to spend up to \$20 a month for equipment and repairs. Biking can be offered as a subsidy by your employer, and is not part of the pre-tax benefit.

WHAT ARE THE CURRENT MONTHLY TAX-FREE ALLOWABLE LIMITS?

The monthly tax-free allowable limits are updated yearly. For the most up to date information and our savings calculator, please visit:

www.edenredbenefits.com/tax-limits

FREQUENTLY ASKED QUESTIONS

WHAT'S NOT COVERED?

- Tolls
- Taxis
- Gas/fuel
- Mileage
- Business trip costs
- Airport parking fees
- Parking fees at your home
- EZ Pass and Airline tickets

HOW DO I GET MY COMMUTER BENEFITS?

Your vouchers, tickets, passes and prepaid cards are shipped directly to your home via USPS. If you use a smart card, you can directly load funds to your account via our online platform.

CAN I REDEEM MY COMMUTER BENEFITS FOR CASH?

No, you can only redeem them for qualified modes of transportation for getting to and from work.

DO MY COMMUTER BENEFITS FUNDS EXPIRE?

Since commuter benefits are rolling, meaning you can sign up or drop out at any time, your funds can be rolled over from month to month.

HOW DO I USE MY COMMUTER BENEFITS?

Prepaid Cards: Our prepaid cards are perfect for those that park and ride or take public transportation. Accepted at qualified agencies and parking facilities.

Vouchers: Our vouchers are redeemable for passes, tickets, or cards anywhere transit, parking, or vanpool vouchers are accepted. Vouchers are also redeemable at hundreds of bike shops nationwide for qualified purchases.

Smart Cards: If your employees use Smart Cards for their daily commute, we offer several transit agency-specific Smart Cards across the nation.

Reimburse Me: We can directly pay parking and vanpool providers on behalf of your employees. This is a great option for commuters who pay for parking on a monthly or quarterly basis.

Edenred Benefits

Customer Support

Phone: 888.235.9223

Monday - Friday, 8 am - 8 pm (Eastern)

