

COMMUTER BENEFIT PROGRAM

Provided by the United States Postal Service®



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Welcome To Commuter Benefits!

This brochure provides detailed information on the Commuter Benefits program offered to Postal Service employees through Edenred Commuter Benefit Solutions. Information outlined here provides an overview of the program and the key steps to get started.

Participating in Commuter Benefits can help you save up to 40% on your commuting costs. You end up saving money by paying for commuting expenses through pre-tax payroll deductions. There is no fee to join or cancel. There is no open enrollment period. In fact, you can enroll or make changes anytime throughout the year.

So, what are you waiting for?

Sign up today to start saving



HOW DO I GET STARTED?

Getting started is easy. Go to your Commuter Benefits platform page: www.commutercheckdirect.com and follow these 4 simple steps!

- 1 Click on 'New User Signup'
- 2 Enter your Company ID **USPS**
- 3 Enter your First Name, Last name, and Zip Code
- 4 Create user name and password

Congratulations! You've successfully created your account. Now, just click the 'Login' button. Once you are logged into your account, select 'Place An Order' and then select your product(s).

The Basics

What are qualified commuting costs?

- Daily or monthly transit or vanpool fees up to \$255 a month
- Daily or monthly parking expenses for meters, garages, and lots up to \$255 a month

How do you save money?

Since Commuter Benefits allow you to use tax-free money to pay for qualified commuting costs, you'll end up saving each month on your income taxes.

If you want to see how much exactly you'll save, check out our [Savings Calculator](#).

What are 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.

Types of Commuter Benefits

Commuter Benefits come in a number of different forms:



FOR EMPLOYEES *	Transit (max \$255)	Parking (max \$255)	Both (\$510)
Federal Income Tax Savings	\$765	\$765	\$830
FICA Savings	\$234	\$234	\$468
State/City Income Tax Savings	\$184	\$184	\$368
Total Annual Employee Savings	\$1,183	\$1,183	\$2,366

*based on a 25% tax bracket (most common) and FY 2015-IRC Section 132(f)

Program Overview



ELIGIBILITY

Who is eligible for Commuter Benefits?

All career Postal Service employees are eligible to participate in the program and can sign up right away. Newly-hired employees must allow up to 30 days for their information to be imported into the system before they can sign up for a Commuter Benefits account.

Eligible commuting expenses

Most of the public transportation (mass transit and vanpools) and parking costs you incur traveling to and from work each day are considered eligible Commuter Benefit expenses.

Transit - Transportation to and from work via a mass transportation vehicle, such as subway, bus, train, and ferry.

Parking - Parking expenses incurred at your work location and/or any parking fees you have to pay to get to work. (For example, you pay to park at a train station and then take the train into work).

Vanpool - Federal regulations issued by the Internal Revenue Service define what is a qualified vanpool is under this program. To meet these requirements, a participant must be using a vanpool that meets these three criteria:

- Seating for six or more adult passengers
- Mileage must be 80% for transporting employees
- Seating capacity must be used 50% for transporting employees

INELIGIBLE EXPENSES

The following transportation expenses are NOT eligible under the Commuter Program:

- Taxis
- Carpools
- Expenses other than parking for a personal car, personal van, or carpool
- Tolls
- Traffic tickets
- Gasoline, maintenance, or repairs
- Auto lease payments
- Mileage or other operating costs
- Gas money or similar expenditures paid to an individual in a carpool or to a friend who drives you to work
- Expenses incurred for parking at your spouse's place of work, unless it is also at or near your place of work
- Parking at a shopping mall or other location where you stop on your drive to or from your office
- Any amounts you claim as a deduction on your personal income tax return

MAKING CHANGES

What if my commuting costs or patterns change?

One of the best things about Commuter Benefits is that you are always free to change your participation during the year. If you move, transfer to another work location, or your commuting costs change, you can easily adjust your monthly election and/or order.

How often can I make changes?

You can change your election as often as you want. And, because there is no open enrollment period, you can enroll or make changes throughout the year.

What are the pre-tax purchase limits?

- Transit - \$255
- Parking - \$255
- Vanpool - \$255

What if my commuting costs exceed the monthly IRS limits?

No problem! Balances in excess of the pre-tax limit will be deducted from your paycheck on an after tax (post-tax) basis.

Combined commuting expenses

Commuters that may have a combination of commuting expenses need not worry. Transit and Parking Benefits can be combined. For example, if you pay to park at a commuter lot at the commuter rail station and then take the train into work, you can use up to \$510 pre-tax dollars (\$255 for transit and \$255 for parking) to pay for those expenses.



DEADLINES

There are two different deadlines you need to be aware of:

1. Order Deadline

You must make your public transportation, vanpool, or parking order(s) by 11:59 p.m. ET on the 27th of the month, two (2) months before the commuting month.

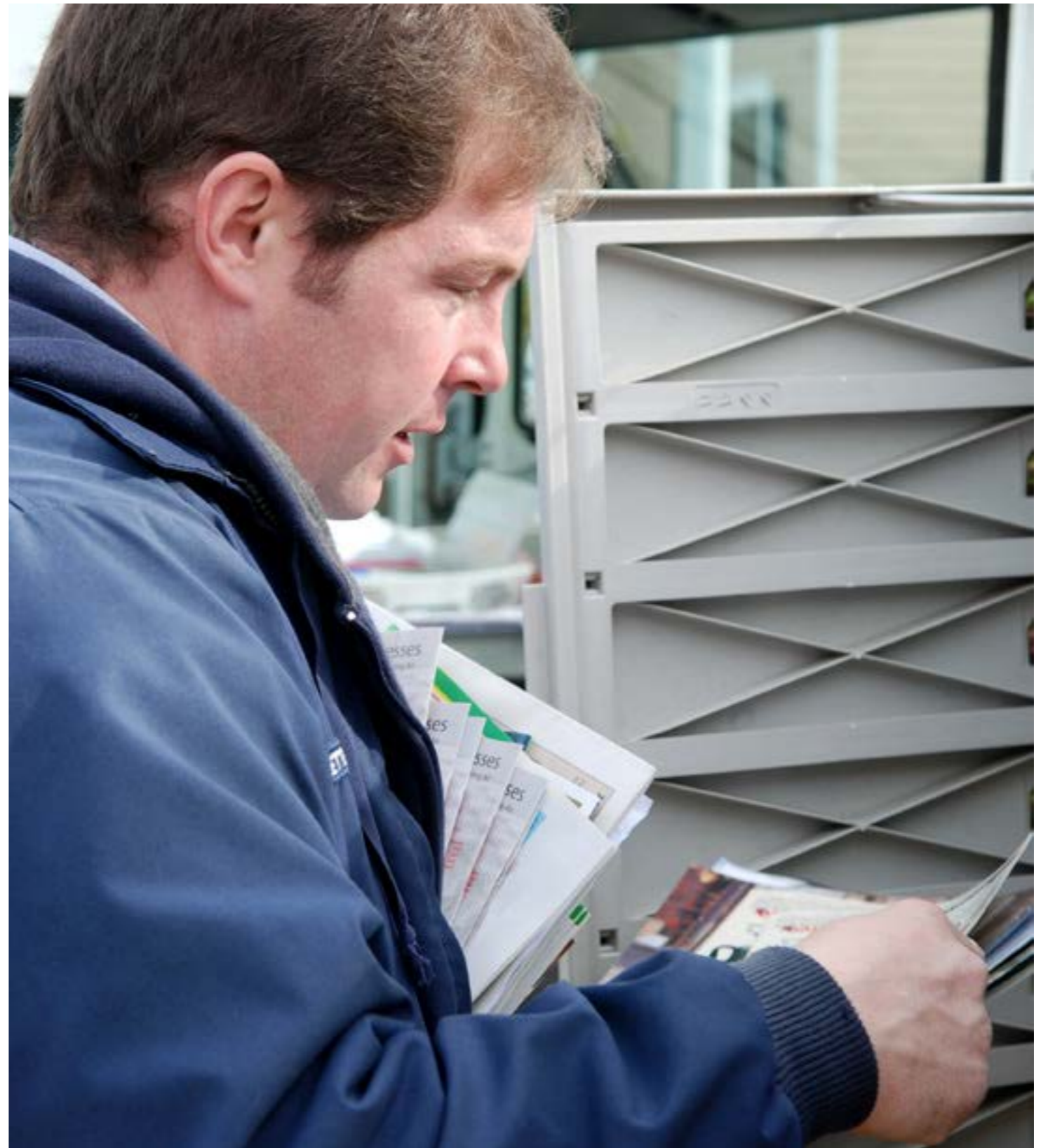
2. Changing your Order

The deadline to change your public transportation, vanpool, or parking order(s) is also by 11:59 p.m. ET on the 27th of the month, two (2) months before the commuting month.

For example, to either order your transit pass OR make changes to an existing order for the month of August, you must do this by 11:59 p.m. ET on June 27th.

When do my monthly elections get deducted from my paycheck?

Your monthly election amount will be split equally between two consecutive pay periods. For example, if, you place an order for \$100 a month, then the \$100 will be deducted in two equal amounts of \$50.



Commuter Products



WHICH PRODUCT IS BEST FOR ME?

We have a number of Commuter Benefit products to choose from. Products are grouped by the type of benefit you are ordering for:

 **Transit**  **Parking**  **Vanpool**

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 of MasterCard International Incorporated.

TRANSIT PRODUCTS

Commuter Check Voucher for Transit

Available in any denomination of \$5 and higher, Commuter Check Vouchers for Transit are redeemable for passes, tickets, or cards anywhere transit vouchers are accepted.

Commuter Check Prepaid MasterCard®

Our most flexible solution! This card can be used online and via our mobile app. It is accepted at participating transit agencies nationwide where Debit MasterCard is accepted.

Smart Cards

Contactless Smart Cards are used by many of our nation's transit authorities and can be loaded by us directly. In some cases you'll be able to continue using the same Smart Card as you have been, or we'll mail you a new one. Either way we've got you covered! Additional fees may apply. [Click here](#) to see the different Smart Cards we offer.

Transit Passes

Receive your transit or bus passes directly. We offer products from more than 460 transit agencies, ensuring coverage in all major and minor metropolitan areas.

PARKING PRODUCTS

Commuter Check Prepaid MasterCard®

Use online or with parking providers nationwide where Debit MasterCard is accepted.

Commuter Check Voucher for Parking

Available in any denomination of \$5 and higher, Commuter Check Vouchers for Parking are redeemable where parking vouchers are accepted.



Direct Pay

We pay parking providers directly, so you don't have to do a thing. This is a great choice for commuters who pay for parking on a monthly or quarterly basis.

Cash Reimbursement

Receive a check or direct deposit reimbursement for qualified parking payments.

This is a great option 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. Simply send in your receipts and receive a check through the mail from us.

VANPOOL PRODUCTS

Commuter Check Prepaid Voucher for Vanpool

Available in any denomination of \$5 and higher, these vouchers are redeemable for vanpool fees wherever vouchers are accepted.

Commuter Check Prepaid MasterCard

Accepted at participating vanpool agencies nationwide where Debit MasterCard is accepted.

Direct Pay

We can pay participating vanpool providers directly, so you don't have to do a thing.

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FAQs

COMMUTER BENEFIT FAQs

Can employees redeem Commuter Benefits for cash?

No, employees can only redeem Commuter Benefits for qualified transit or parking.

What are the current monthly pre-tax allowable limits?

Transit and eligible vanpooling: \$255

Qualified commuter parking: \$255

Combined parking and transit benefits: \$510

What are the different types of commuting expenses covered?

- Public transportation expenses: bus, ferry, train, and trolley tickets and passes
- Parking expenses
- Vanpool fees

What expenses are not covered?

- Tolls, taxis, gas/fuel and mileage
- Business trip expenses
- Parking fees at your home

ORDERING FAQs

How are my Commuter Benefit products delivered?

It depends on what you've ordered. If you've ordered a transit pass, then your ticket could be delivered by mail or loaded onto your Smart Card. If you've ordered Direct Pay, then your parking provider will be paid directly. In any case, you can expect to receive confirmation that your benefit has been fulfilled by the 23rd of the prior month.

How can I view past orders?

Click on 'Order History' section to view all your past orders.

How can I tell which months my order is recurring for?

On the "Home" page, each product in your shopping cart will either say "Recurring: Yes" (for a recurring order), or "Recurring: No" (for a one-time order). If your order is set to recurring, then you can expect to receive that product every month unless a list of opt out months appears next to it.

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PRODUCT FAQs

What is the Annual MetroCard?

NYC customers can now save both money and time by switching to the Annual MetroCard. No more waiting in line to buy monthly MTA passes. Ready for the best part? We'll even replace your Annual MetroCard if it's ever lost or stolen.

How do I replace my Annual MetroCard if it's ever lost or stolen?

You can report your Annual MetroCard lost or stolen via this mobile app or by contacting our Customer Service team, available Monday to Friday 8am to 8pm Eastern Standard Time.

- Toll-Free (800) 531-2828, choose Option 1
- Live Chat: Online at www.commuterbenefits.com

How much can I save with the Annual MetroCard?

You can save up to \$500 per year on your commuting expenses by just switching to the Commuter Benefits Annual MetroCard.

What is the Commuter Check Prepaid MasterCard®?

The Commuter Check Prepaid MasterCard is a convenient reloadable card that can be used to pay for qualified transit and/or parking expenses under your employer's Commuter Benefits Plan. Qualified expenses are determined by the Internal Revenue Service (IRS) Section 132(f).

Are there individual cards for parking and transit?

No. Your card can be loaded with funds for both transit and parking purchases; however, the funds loaded are specific to each account type. This means you cannot use transit funds to pay for parking expenses or vice versa.

Where can I use the Commuter Check Prepaid MasterCard®?

The card can only be used for qualified transit and/or parking purchases, as outlined by IRS regulations, where Debit MasterCard®, Maestro® cards, and NYCE® cards are accepted.

- For transit, the card can be used at Transit Agencies, fare vending machines, kiosks, and designated transit retail centers that sell only transit passes, tickets, fare cards, and van pool passes. The card cannot be used at retail locations (i.e., gift shops, pharmacies, etc.) that sell products other than transit media.
- For parking, the Commuter Check Prepaid MasterCard can be used at qualified parking facilities nationwide.

How do I use the Commuter Check Prepaid MasterCard?

Your Commuter Check Prepaid MasterCard can be used to make qualified transit and/or parking purchases where MasterCard, Debit MasterCard, Maestro and NYCE cards are

accepted. In most cases your card will be run as a credit but if you do choose to use your card for a debit purchase, then a Personal Identification Number will be required to authorize that transaction. You should receive your PIN in a separate mailing within 2 days of receiving your card. You may also obtain your PIN through the online Commuter Benefits ordering platform under the “Card Management” tab. Your card cannot be used for cash advances or to make cash withdrawals.

When will my funds be available on my Commuter Check Prepaid MasterCard?

Funds are loaded on your card by the 23rd of each month for use in the following benefit month (i.e. Funds for the August benefit month will be made available on your card by July 23). The amount loaded on your card cannot exceed the available balance in your Commuter Benefits Transit or Parking spending account. Be sure to select the “Recurring Order” option to have funds automatically loaded onto your card each month.

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What is the minimum or maximum amount that can be loaded on my Commuter Check Prepaid MasterCard®?

The minimum amount that can be loaded on to the card is \$10; the maximum amount that can be loaded at one time is \$1,000, and the total balance on the card cannot exceed \$2,000.

How can I activate my Commuter Check Prepaid MasterCard?

You can activate your Commuter Check Prepaid MasterCard via our mobile app (Available for **iOS** and **Android**), by visiting your online **Commuter Benefits** account, or by calling (855) 518-3746.

How many times per day can I use my Commuter Check Prepaid MasterCard?

The Commuter Check Prepaid MasterCard can be used up to six transactions or up to \$1,000 each day. Once the maximum has been reached for either scenario, participants will be unable to use their card for the remainder of that day.

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What happens when my Commuter Check Prepaid MasterCard is lost or stolen?

You can report a lost or stolen Commuter Check Prepaid MasterCard via our **iOS** and **Android** mobile apps, by visiting your online **Commuter Benefits** account, or by calling (855) 518-3746. **Note:** A replacement fee may apply. You will not be liable for any unauthorized charges to your card after you place this call.

Can I change my Commuter Check Prepaid MasterCard PIN?

No, you cannot change your PIN.

What is the Commuter Check Voucher?

The Commuter Check Voucher is a payment mechanism used for commuting related products and services. The Commuter Check Voucher is available for:

- Transit
- Parking
- Vanpool

Can Commuter Check Vouchers be exchanged for cash?

No, Commuter Check Vouchers cannot be exchanged for cash. The Commuter Check Voucher for Transit or Parking is redeemable for qualified transit or parking expenses.

What happens if my Commuter Check Voucher is lost or stolen?

The Commuter Check Voucher should be treated like cash and cannot be replaced if lost or stolen.

How long is the Commuter Check Voucher valid?

The Voucher is valid for 15 months from its date of issue.

What denominations are available for the Commuter Check Voucher?

Commuter Check Vouchers for Transit, Parking, and Vanpool are available in flexible denominations from \$5 up to \$255 including cents.



Where can I redeem a Commuter Check Voucher?

Commuter Check Voucher for Transit

Redeem your Commuter Check Voucher for Transit for tickets or passes from participating transit operators and various transit retail pass outlets. They are conveniently redeemed at staffed sales offices and retail sales outlets for any type of transit fare media.

Commuter Check Voucher for Parking

Redeem your Commuter Check Voucher for Parking at participating parking operators nationwide. The Vouchers can be used for monthly, weekly, or daily parking. They are conveniently redeemed at a staffed sales office.

Commuter Check Voucher for Vanpool

Redeem your Commuter Check Voucher for Vanpool at participating vanpool operation companies nationwide.

What if my preferred parking or transit agency does not accept or is not aware of the Commuter Check Voucher?

If your preferred transit agency or parking location does not accept or know about the Voucher, have them call Commuter Benefits Customer Service at (800) 531-2828 and ask for Affiliations. We will work to have the location added to the list of accepting locations.

GENERAL FAQs

I don't see my question here; how can I contact Customer Service?

Customer Service is available Monday to Friday 8am to 8pm Eastern Standard Time to answer all of your questions.

Toll-Free: (800) 531-2828, choose Option 1

Live Chat: Online at www.commuterbenefits.com

ENVIRONMENTAL FAQs

How do I help improve the environment when I use public transportation to commute to work instead of driving?

By using public transportation, you're keeping one less car on the road! This helps reduce a number of things, air pollution, smog, and automobile emissions.

Are there other advantages to commuting on public transportation?

Of course! When you use public transportation for your commute, you can regain productive time previously spent on congested roadways. By opting to take public transportation instead of driving to work, you are reducing your carbon foot print and contributing to the Postal Service's overall environmental stewardship strategy. You also save money by reducing the wear and tear and operating expenses for your own vehicle. And, the best part of all is that you save on taxes

every month by using Commuter Benefits to pay for your transit costs pre-tax.

What are some of the environmental impacts of driving?

Motor vehicle emissions are the greatest cause of toxic substances in our air. These substances are pollutants known or suspected to cause various forms of cancer and other serious health and environmental problems. Emissions from motor vehicles are also the primary source of pollutants that deplete the earth's ozone layer.

The Environmental Protection Agency estimates that for every gallon of gasoline burned by a motor vehicle, 20 pounds of carbon dioxide are released into the atmosphere. The average American uses 570 gallons of gasoline per year, resulting in the emission of 11,400 pounds of carbon dioxide per person. The gasoline saved when a commuter uses public transportation just once a week can reduce emissions by more than a half-ton per year.

QUESTIONS?

Have questions about the program or need a little help enrolling? Our Customer Service team is here to help. Just call 1-800-531-2828 Monday – Friday, 8 am – 8 pm EST.