

WELCOME TO COMMUTER BENEFITS!



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

A wide variety of Commuter Benefit products ensures that no matter how you commute, you can enjoy the savings and convenience of the benefit. Commuter Benefits cover the following commuting expenses:

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. Below is a real life example of how the tax savings work.

Estimated Tax Savings (Transit Only)

| Without Commuter | | With Commuter | |
|---|-----------|---|-----------|
| Gross annual pay (estimate) | \$55,000 | Gross annual pay (estimate) | \$55,000 |
| Estimated tax rate (22%) | -\$12,100 | Maximum annual commuter account contributions | -\$3,240 |
| Net annual pay | =\$42,900 | Adjusted gross annual pay | =\$51,760 |
| Estimated annual commuting expenses* | -\$3,240 | Estimated tax rate (22%) | -\$11,388 |
| Final annual pay | =\$39,660 | Final annual pay | =\$40,372 |

Estimated Tax Savings (Transit and Parking)

| Without Commuter | | With Commuter | |
|---|----------------------|---|---------------------|
| Gross annual pay (estimate) | \$55,000 | Gross annual pay (estimate) | \$55,000 |
| Estimated tax rate (22%) | -\$12,100 | Maximum annual commuter account contributions | -\$6,480 |
| Net annual pay | =\$42,900 | Adjusted gross annual pay | =\$48,520 |
| Estimated annual commuting expenses* | -\$6,480 | Estimated tax rate (22%) | -\$10,675 |
| Final annual pay | =\$36,420 | Final annual pay | =\$37,845 |
| | ,00 0,420 | - Indi di Nodi puy | 9 07,043 |

To see how much you could save, check out our savings calculator at: edenredbenefits.com/foremployees/#employee-calculator

*Estimated employee savings are for informational purposes only, and based on the 2021 tax year. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.

You take home this much more annually: \$1,425





HOW TO SIGN UP

- Head to www.login.commuterbenefits.com, select Employee, then click 'New User Sign Up'.
- 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!
- 6 To place your first order, click on 'Place An Order'.

COMPANY INFORMATION

Company Name:

Company ID:

Monthly Cut-off Date:

SPECIAL NOTES



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, 8 am – 8 pm EST.