



Announcing Premium Commuter Benefits for AUDS!

About My Commuter Check:

My Commuter Check is brought to you by Edenred - a top global provider of social and employee benefits worldwide. We manage programs that serve 30 million individuals in 40 countries in Europe, Latin America, Asia/Pacific, and North America.

Commuter Benefit Program Overview:

Commuting to work each day can be expensive. The commuter benefit program will help you save money on your commuting costs along with the convenience of automated electronic fulfillment. My Commuter Check provides Vouchers, Debit Cards and electronic loading of select Smart Cards for a number of transit authorities through an easy on-line enrollment and benefit management program. We are also committed to preserving the environment and reducing its carbon footprint and wants to encourage its employees to contribute to these efforts by taking public transportation. Together we can save money and the environment at the same time.

How Does the Program Work?

Using the My Commuter Check website (see [Registration is Easy](#) below), you will create an account and place orders for transit and/or parking products. My Commuter Check will send your employer information about your selections and instruct them to deduct the proper amounts from your paycheck.

Ordering Vouchers, Smart Cards or Debit Cards:

My Commuter Check is a national service. Our long-standing relationships with transit authorities across the nation enable us to provide electronic loading of smart cards in selected cities. Once you have created your new account, just select the Transit Order button on the left. Select your Greater Metropolitan Area and choose from the following Transit Smart Cards available:

- Community Transit
- COMPASS Card
- CTA - Chicago Card Plus
- Foothill Transit (West Covina)
- Kitsap Transit
- Long Island Rail Road Monthly
- MBTA - CharlieCard
- MDTA
- METRO (HOUSTON)
- Metro North Railroad Monthly
- Metro SmarTrip® Card
- Metro (Seattle)
- MTS-SANDAG
- NCTD-The Coaster
- ORCA
- PATCO
- Pierce Transit
- SFRTA Tri-Rail
- Sound
- TAP Card
- Clipper (TransLink)
- Ventura County Transportation Commission
- Washington State Ferries

• **Commuter Check Card for Transit:** A re-loadable commuter benefit card that is accepted at Transit Agencies or designated transit retail centers where only transit and vanpool passes, tickets, and fare cards are sold*. The Commuter Check Card can be also used at Fare Vending Machines, which saves you time waiting in line and time locating a customer service desk or staffed sales area.





**For compliance reasons the Commuter Check Card can only be accepted at designated outlets that sell transit products exclusively, such as Transit Stations and Kiosks. Stores that sell other products, such as gift shops and pharmacies, will not accept the Commuter Check Card.*

- **Commuter Check for Transit Vouchers:** If you cannot find a transit product on the website, you can order a Commuter Check Voucher to purchase the pass you want. Just select *Commuter Check Voucher* from the product menu and specify the quantity and denomination(s) you desire. My Commuter Check will send the vouchers to you, and you can use them to purchase transit passes at designated transit retail outlets.

Your Commuter Benefit has some features you need to know about in order to take full advantage of the program:

- The program is monthly program; log in and place an order to be fulfilled on a monthly basis. **Orders must be entered by the 10th of the month two months prior to the benefit period.** For example, **to receive an order for use in January, you must place your order before November 10th** Changes must be made online before the cut-off date of the 10th of the month for the upcoming month.
- Use the convenient recurring settings option to request funds to automatically be loaded to your smart card each month. Don't worry; we'll email you a reminder so remember to give us a valid email address when you register.
- Pre-tax deductions are allowed up to the limit of \$127 per month for transit.
- There is a \$3 monthly service charge for enrollment in this program.
- No retroactive changes may be made.



Registration is Easy:

Registering and placing orders is easy. Follow these simple steps to get started.

Go to: <https://www.mycommutercheck.com> *

* My Commuter Check is designed to work with Microsoft Explorer Version 6.0 and above

From the main landing page, select *First time user?* from the menu on the left of the page.

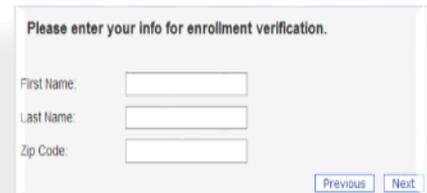
To register, you will need the following information:

Company ID: 109310

First Name:

Last Name:

Zip Code:



Please enter your info for enrollment verification.

First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Zip Code:	<input type="text"/>

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All information must match your employer's records at the time of eligibility; this information is used to authenticate you as a user in the system. So, if your employer's records list you as James instead of Jim, you will want to enter James in the first name field. If you have any trouble with the process, please contact Customer Support at 888.235.9223.

Once you have entered this data, you will advance to another page where you are asked to enter your personal demographic information, set your password, and set your user name. Note that this is the information we will use to contact you about your orders. The system will send email reminders about your orders as well, so make sure to enter a valid email address.

Important Registration Tips:

Username: Must consist of at least 6 characters (symbols are okay, spaces are not)

Password: Must consist of at least 6 characters

Contacting Customer Support:

Customer Support is available to assist you with registration, placing an order or any other questions or concerns you may have. Our skilled representatives are available Monday through Friday from 5:00 AM to 5:00 PM Pacific Time. You can reach Customer Support as follows:

By Phone: 888.235.9223

By Email: mycommutercheck@edenredusa.com



FACT SHEET

Fact Sheet for Your Employees

Q: What is the Bay Area Commuter Benefits Program?

A: The Bay Area Commuter Benefits Program (Program) is a new regulation requiring employers with 50 or more full-time employees within the jurisdiction* of the Bay Area Air Quality Management District to offer commuter benefits to their employees. This program will help to reduce air pollution and traffic congestion by decreasing single-occupant (drive-alone) commute trips to Bay Area worksites, while providing tax saving for employees and employers.

Q: Which employers are required to participate in this Program?

A: This regulation applies to all employers in the Air District’s jurisdiction — whether they are private-sector companies, public agencies or nonprofit organizations — as long as they have 50 or more full-time employees in the Bay Area. For purposes of the Program, a “full-time employee” is an employee who normally works 30 or more hours per week.

Q: Which employees are eligible to receive the commute benefit?

A: Employers must provide the commuter benefit to all employees who normally work 20 hours or more per week.

Q: What benefits will be offered to employees?

A: The employer must offer one (or more) of the four commuter benefit options described below. The employer decides which benefit to provide.

- **Option 1: Pre-Tax Benefit.** The employer allows you to exclude your transit or vanpooling expenses from taxable income, up to the maximum of \$255 per month allowed by the federal tax code.
- **Option 2: Employer-Provided Subsidy.** The employer provides a subsidy to cover your monthly transit or vanpool costs, up to \$75 per month.
- **Option 3: Employer-Provided Transit.** The employer provides a free or low-cost transit service for employees, such as a bus, shuttle or vanpool service.
- **Option 4: Alternative Commuter Benefit.** The employer provides an alternative commuter benefit that is as effective in reducing single-occupancy commute trips (or motor vehicle emissions) as Options 1-3.

Q: How much money can I save?

A: Potential tax savings depends upon your commute mode and the commuter benefit that your employer chooses to provide. Most employers are expected to choose Option 1. With Option 1, the amount that an employee can save depends upon her monthly transit or vanpool cost and tax bracket, as shown in the table below.

Transit or Vanpool Cost	Estimated Savings **	Federal Income Tax Bracket			
		10%	15%	25%	40%
\$130/month	Annual Savings	\$257	\$335	\$491	\$725
\$255/month	Annual Savings	\$505	\$658	\$964	\$1,423

* The District’s jurisdiction includes all of Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara counties, as well as the western portion of Solano County (including Fairfield and points west) and the southern portion of Sonoma County (including Windsor and points south). See https://mapsengine.google.com/map/edit?mid=zEtIldN2taQk.kBcuja_KVQNU.

** Assume a 6.5% average state income tax bracket.



FACT SHEET

Fact Sheet for Your Employees

Q: Are there any incentives for alternative commute modes such as carpool, biking, and walking?

A: The Program is focused on expanding the number of employers that provide commuter tax benefits in the federal tax code. The federal tax benefits primarily apply to transit and vanpooling. However, pursuant to Option 4, employers can comply with the Program by offering measures to promote other alternative commute modes such as carpool, bicycling, walking, telework, or compressed work week schedules.

Q: My employer already offers commuter benefits. Will the new regulation affect me?

A: If your employer already provides a commuter benefits program that includes one or more of the four commuter benefits options described above, then this regulation will not affect you.

Q: When are employers required to register?

A: The Program requires all employers (public, private, or nonprofit) in the San Francisco Bay Area with 50 or more full-time employees (i.e., employees who work 30 or more hours per week) at all Bay Area worksites combined to provide commuter benefits to their employees within six months of becoming subject to the Program.

Q: Am I required to use the commuter benefit that my employer offers, or to change my commute mode?

A: You are not required to change your commute mode or to use the commuter benefit that your employer offers. However, if you take advantage of the commuter benefit and try using an alternative commute mode, you may find that it is easier and more convenient, and that the alternative mode saves you both money and time compared to driving alone to work.

Q: Are there any penalties for employers who do not participate in the Program?

A: The focus of the Program is to achieve voluntary compliance by employers by providing education and compliance assistance to employers. Free assistance is available to help employers comply with the Program. [Click here](#). However, all employers that are subject to the Program are required to participate. If an employer refuses to comply, then the Air District can impose a financial penalty as authorized by the California Health and Safety Code. The penalty for failure to comply would be determined on a case-by-case basis, based upon factors that the Air District is required to consider pursuant to the California Health and Safety Code.

For more information about the Commuter Benefits Program, go to 511.org and click **Bay Area Commuter Benefits Program**.



Frequently Asked Questions

General FAQ's:

Q: *How can I save money with this program?*

A: Employees are not required to pay income, Social Security or FICA taxes on money that is used to pay for their commuting expenses. By electing to have your commuting costs deducted from your paycheck on a pre-tax basis, you can save up to 40% on your commute!

Q: *What are the monthly pre-tax limits?*

A: For 2014, the monthly pre-tax limits are \$130 for transit and vanpool expenses, and \$250 for parking expenses. If you pay for parking and for transit, you can take advantage of both sides of this benefit. These limits are set by the federal government and are subject to change annually.

Q: *What other benefits does it give me?*

A: In addition to the tax savings, you will also benefit from the convenience of online and Telephone ordering, home delivery and electronic loading of your cards. No more standing in line to buy tickets! No more waiting for reimbursements! You can also set up your order to be recurring, so you don't have to do anything until you want to cancel it or make a change.

Q: *What expenses can be pre-tax?*

A: Public transportation vanpools or commuter highway vehicles, and parking at or near your place of employment are all eligible pre-tax expenses. In addition, parking at a location from which you commute to work, including by public transit, vanpool or carpool, is also a qualified expense.

Q: *What expenses are not included in this program?*

A: Under the law, mileage, tolls, fuel, and carpooling are not part of this program. Business travel and other reimbursed expenses are also excluded from this benefit.

Q: *How does the system work?*

A: The Commuter Benefits ordering system is structured to store your monthly orders in a shopping cart, and then finalize the pre – tax and post – tax amounts at the end of the monthly ordering period.

Q: *How do I place my order?*

A: You can place your order online through your benefit enrollment website. Once you've selected your metropolitan area, you can choose your transit or parking provider and the type of pass you need.

Q: *Do I need to submit any receipts?*

A: You do not need to submit any receipts when you order your passes online. The only time that you would have to submit receipts is if you choose Parking Cash Reimbursement.

Q: *Can I order the exact pass that I use now?*

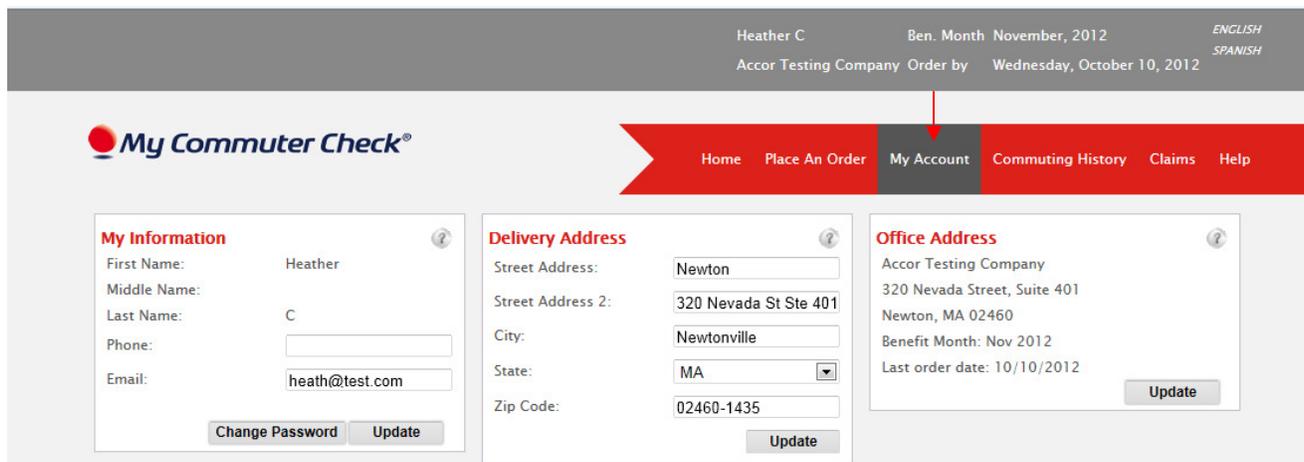
A: My Commuter Check offers Smart Cards, debit cards and vouchers. If you don't see the exact card you are using now, purchase a personalized, reloadable Commuter Check MasterCard or a Commuter Check Voucher to get the pass you want.

Q: *How far back do we keep participants' orders in the system?*

A: There's no limitation in this regard.

Q: *How can I make changes to my information?*

A: Log into your account and select the *My Account* tab which is located on the left hand navigation and update your information there.



The screenshot shows the user account page for Heather C. The user is logged in as Heather C, with a benefit month of November, 2012. The page is in English. The navigation menu includes Home, Place An Order, My Account (highlighted), Commuting History, Claims, and Help. The My Information section shows: First Name: Heather, Middle Name: C, Last Name: C, Phone: [empty], Email: heath@test.com. The Delivery Address section shows: Street Address: Newton, Street Address 2: 320 Nevada St Ste 401, City: Newtonville, State: MA, Zip Code: 02460-1435. The Office Address section shows: Accor Testing Company, 320 Nevada Street, Suite 401, Newton, MA 02460, Benefit Month: Nov 2012, Last order date: 10/10/2012. There are 'Update' buttons for each section and a 'Change Password' button for My Information.

Q: *Where can I find help?*

A: You can access many answers to your questions, help topics, and claim forms by accessing your account and selecting the help menu item from the left hand navigation.

Q: *How can I cancel my order or edit my recurring options?*

A: From your ordering home page – click on either edit recurring options or delete entire order.

Q: *The system won't accept the payment amount I am entering.*

A: When you enter your payment amount you need to enter it without a dollar sign. If you enter a dollar sign, you will not be able to proceed.

Q: *I unchecked all future months, why did I start receiving orders again?*

A: Un-checking a month under "recurring options" only prevents processing for that month. To cancel your order, you must either click "delete entire order" or "remove order" from the order section of the transportation benefits home screen.

Q: *Do I have to remember to place my order each month?*

A: You can set your order up as recurring, meaning that we'll automatically process it each month until you notify us otherwise. We can also send you an email each month reminding you that you have an order in the system, and prompting you to re-enter the site if you need to make a change.

Q: *If there is a cost to get a new pass in the event that I lost mine, does this charge come from my pre-tax dollars or post-tax dollars?*

A: Some passes do require a fee. This fee is mandated by the transit authority. The fee comes out of the participant's post-tax dollars.

Transit FAQ's:

Q: *What happens if my transit pass rate increases?*

A: If you have a transit pass order in the shopping cart and the transit pass rate increases, your shopping cart will be updated to reflect the new rate. The system will automatically generate an email to you.

Q: *What happens after I submit my transit order?*

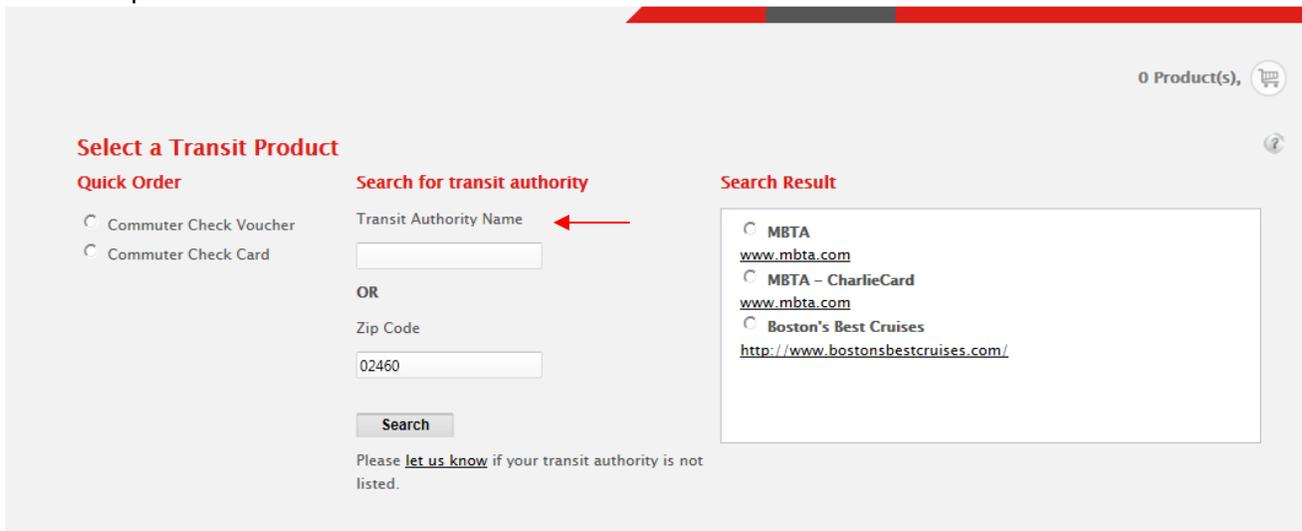
A: Your transit order will be mailed by the 23rd of the month for use the following month. If you order Smart Cards or Debit Cards, funds will be loaded electronically by the 23rd of the month for all subsequent months.

Q: *What if I do not know what type of transit pass I normally purchase?*

A: After you select the transit authority you use, a table of available transit passes will display at the bottom of the screen. If you are not sure what pass you normally purchase, you can visit the transit authority's website, by clicking on the Hyperlink immediately above the transit table. Please note: you must exit from the transit authority's website before continuing your order.

Q: *What if I cannot find my transit authority?*

A: If the transit authority is not located under the appropriate GMA, the employee will need to locate the area, which reads, "If you cannot find your provider, click here" and click on the link to be directed to the page to add the missing provider. Most providers are updated within 1 to 2 weeks of submitting request, and e-mail notification is issued to the employee to update on the status of request.



Parking FAQ's:

Q: *What if I cannot find my parking provider?*

A: If after searching for your parking provider you are unable to locate the one you need, click on the link at the bottom of the page saying "Can't find my Parking Provider". Once you select this, you will be asked to provide as much information as possible about the missing provider, as well as the amount you would like to order for that parking garage. We will process your order accordingly.

Q: *I cannot find my parking operator's name.*

A: You will get the best results if you search with the most general word(s) in your parking operator name. For example, if your parking operator is City of Springfield Parking Authority, then you would enter "Springfield" as their search word. Or if your parking operator is Central Parking of Louisiana, search for "Central".

Q: *What happens after I complete my order?*

A: We will work to verify the accuracy of your submitted information by contacting the parking provider by using the contact information you provided. If the parking provider's payment details are confirmed as accurate, your payment will be sent directly to the parking provider. If we cannot find your parking provider or if the information you provided is inaccurate, then your parking payment (a parking voucher made payable to the parking provider) will be mailed to your home address on file, and you will be responsible to then provide this parking voucher to your parking provider.

Q: *I signed up for a direct pay order. Am I guaranteed a parking space at the lot?*

A: No. Signing up for a parking order only creates a payment mechanism. The participant must set up their parking account with their parking operator. This is why the participant must check the statement "I have an existing monthly parking relationship with my parking provider" in order to proceed with their order.

Q: *What happens if I do not have an account number?*

A: If a participant does not have an account number, they can enter their last name.

Q: *Still have questions?*

A: Customer Support is available to assist you with registration, placing an order or any other questions or concerns you may have. Our skilled representatives are available Monday through Friday from 8:00 AM to 8:00 PM Eastern Time. You can reach Customer Support as follows:

- By Phone: 888.235.9223
- By Email: mycommutercheck@edenredusa.com