



Welcome to Commuter Benefits

**Pay for your commute
with pre-tax dollars**





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 help you pay for your commute to work using pretax dollars, which saves you money on your taxes each year.

You can use commuter benefits for:

- »» Public Transportation
- »» Vanpools and Lyft Shared
- »» Parking

ON AVERAGE, EMPLOYEES SAVE

\$700 each year, or more when they set aside up to \$300.00 a month to pay for transit commuting expenses. Below is an estimated tax savings for someone who uses commuter benefits for transit and parking expenses.

Without Commuter Benefits		With Commuter Benefits	
Gross annual pay	\$55,000	Gross annual pay	\$55,000
Estimated tax rate (22%)	-\$12,100	Maximum annual commuter account contributions	-\$7,200
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$47,800
Estimated annual commuting expenses*	-\$7,200	Estimated tax rate (22%)	-\$10,516
Final annual pay	=\$35,700	Final annual pay	=\$37,284

You take home this much more annually: \$1,584



A public transit commuter in Chicago making \$55,000 per year **could save \$792 ANNUALLY.**



A New York City commuter making \$75,000 a year, pays to park and takes public transit **could save \$1,584 ANNUALLY.**

*Estimated employee savings are for informational purposes only and are based upon monthly pre-tax deductions of \$300 for the 2023 tax year. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.



3 REASONS WHY you should take public transit

Public transit offers many benefits over other methods of transportation. Those benefits are diverse, including environmental, financial, and more.

Here are 3 reasons why you should ride public transit:



Save Money

New car average price = \$25,000 + \$9,761 per year for the average cost of ownership (insurance, gas, parking, etc) or lease for +\$200/month.



Avoid Traffic

Reduce commute time and avoid traffic by using public transportation and traffic free bicycle lanes.



Reduce Pollution

- For every gallon of gasoline burned, it pollutes 20 pounds of CO2 into the air
- Vehicle emissions add to greenhouse gases that create global warming
- Half of the excess nitrogen in the world comes from transportation



PRE-TAX parking benefit

you can set aside up to \$300 per month for parking expenses*. Qualified parking expenses include meters, garages and lots.

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.

*As of the 2023 tax year.

HOW TO SPEND PARKING FUNDS

»» PREPAID CARDS

Our prepaid cards offer the functionality and convenience of a reloadable, personalized card for use at parking facilities nationwide.

»» MONTHLY DIRECT PAY

We will directly pay parking providers on your behalf.

»» REIMBURSE ME

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

Exclusive discount for Edenred members

SPOT
HERO

15% OFF

your first booking when you use
your Edenred prepaid card

Promo code: **EDENRED**

Micromobility

PERKS AND DISCOUNTS

Micromobility includes a range of small, lightweight vehicles such as bikes, e-scooters, shared bikes, e-bikes and e-mopeds designed for individual use. The use of these vehicles not only gives commuters more freedom, but also reduces greenhouse gas emissions. Whether you're looking for a greener way to commute or need help connecting to the first or last mile, micromobility is a great commuting option.

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

- » Bike Sharing and eBikes
- » Bike purchases, repairs, maintenance and accessories at your favorite bike shop
- » eScooter Rentals
- » eMoped Rentals
- » Options to purchase or finance eVehicles

Edenred members can also take advantage of discounts with our micromobility partners. For a full list of discounts available to your company, login to your commuter benefits account and go to the order micromobility page.

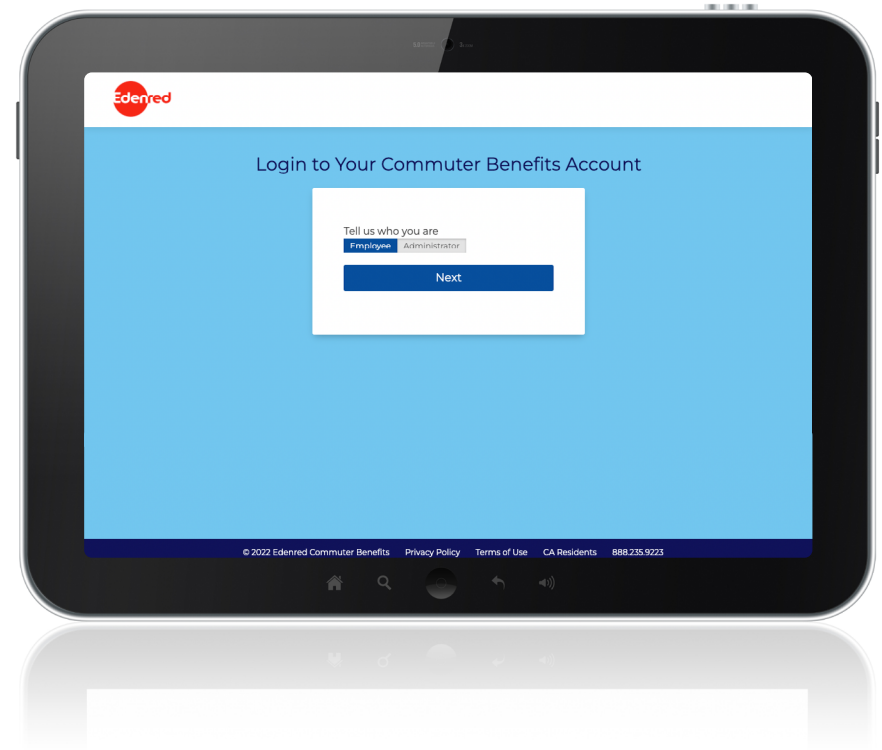


Signing up

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 www.login.edenredbenefits.com and click on 'New User Signup'
2. Enter your Company ID: 1540 (RRD)
3. Enter your First Name, Last Name and Home Zip Code
4. Confirm your username, create a password and click 'Next' to complete registration
5. To place your first order, click on 'Place an Order'



DID YOU KNOW?

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

»» The Edenred prepaid card is our most flexible payment option. It can be used to pay for transit, parking, biking and micromobility.

»» Edenred offers a convenient mobile app to help you manage your commuter benefits on the go.



Sign up today at: www.login.edenredbenefits.com