

# Commuter Ease



## We make *transportation benefits* easy.

*CommuterEase* lets employees use pre-tax dollars to lower the cost of their daily commute.

### Choose the easy transportation benefit.

Federal tax law allows employees to use tax-free dollars (subject to monthly limits) to pay for their commuting expenses.

CommuterEase simplifies transportation benefits and provides savings for both employers and participants.

#### **Employees are in the Driver's Seat.**

CommuterEase is available whenever employees decide to use it. There's no plan year. Instead, employees decide when they want to participate and for how long, which lets them take advantage of the plan when it's useful for them.

#### **Tax Savings for Employers**

Employers save 7.65% in Social Security taxes on every dollar participants contribute to the plan. Our online *Tax-Savings Calculator* can provide employers with a quick estimate.

#### **Eligible Expenses**

CommuterEase covers three categories of commuting expenses:

##### **Transit**

Employees can use pre-tax dollars on different modes of public transportation such as buses, subways, trains, and vanpools.

##### **Parking**

Parking at or near a place of employment is an eligible pre-tax expense. Parking at a location from which an employee commutes to work, including by public transit or vanpool, is also eligible.

##### **Bicycling**

Employees who bike to work can use their commuter benefit toward equipment purchases, repairs and storage.

Under the law, mileage, tolls and fuel are not covered. Business travel and other reimbursed expenses are also excluded from this benefit.

### How It Works

CommuterEase uses an online ordering process for each product. Everything is managed automatically - from order fulfillment to direct delivery for each participant. Items include:

- Tickets
- Transit passes
- Vouchers
- Smartcards

Participants have their own account on our website, [www.ebcflex.com](http://www.ebcflex.com). From there, they have easy access to the ordering platform.

Transportation products are available from a list of more than 100,000 different transit and parking providers. Participants can set-up a "Recurring Order," so that they do not need to place a single order each month.

Once the order is complete, participants receive their passes, fare media, vouchers, or Commuter Check Card Prepaid MasterCard® in the mail.

## Commuter Card Convenience

We offer participants the Commuter Check Card Prepaid MasterCard®, a re-loadable prepaid card that can be used to purchase transit and parking products\*. Participants simply set how much they want loaded onto the card for the following month's purchases.



\*The Commuter Check Card Prepaid MasterCard is issued by MetaBank™ pursuant to license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

## Expertise and Support

### In-house Compliance Experts

Our in-house Compliance experts monitor complex IRS regulations and quickly respond to legislation changes and employer questions.

### Dedicated Client Support

We assign each employer a dedicated Client Service Consultant, their personal source of account information and assistance. Each Client Service Consultant has a direct phone number and email address for quick contact.

### Helpful Participant Support Services

Our Participant Services Representatives understand transportation plans from the participant's perspective, and help them get the most from CommuteEase.



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An employee-owned company

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[Learn more about CommuteEase.](#)

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