



# WELCOME TO 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.

## 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	-\$3,360
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$51,640
Estimated annual commuting expenses*	-\$3,360	Estimated tax rate (22%)	-\$11,360
Final annual pay	=\$39,540	Final annual pay	=\$40,280
<b>You take home this much more annually: \$740</b>			

### 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	-\$6,720
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$48,280
Estimated annual commuting expenses*	-\$6,720	Estimated tax rate (22%)	-\$10,621
Final annual pay	=\$36,180	Final annual pay	=\$37,579
<b>You take home this much more annually: \$1,479</b>			

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

\*Estimated employee savings are for informational purposes only, and based on the 2022 tax year. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.



## Did You Know?

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



## HOW TO SIGN UP

- 1 Head to [www.login.commuterbenefits.com](http://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.