



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

Commuter benefits cover daily or monthly transit (train, subway, bus and ferry), vanpool (Lyft Shared, uberPOOL, Via and other eligible providers) and approved parking costs up to \$265 a month.

*Check for eligibility with specific vanpools, like Lyft Shared, uberPOOL and Via.



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	-\$3,180
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$51,820
Estimated annual commuting expenses*	-\$3,180	Estimated tax rate (22%)	-\$11,401
Final annual pay	=\$39,720	Final annual pay	=\$40,419

You take home this much more annually: \$699

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	-\$6,360
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$48,640
Estimated annual commuting expenses*	-\$6,360	Estimated tax rate (22%)	-\$10,701
Final annual pay	=\$36,540	Final annual pay	=\$37,939

You take home this much more annually: \$1,399



To see how much you could save, check out our savings calculator at: www.commuterbenefits.com/employees

*Estimated employee savings are for informational purposes only, and based on the 2019 tax year. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.

How The Program Works

Our online platform makes ordering your commuter benefits products a breeze. You can have products delivered straight to your door; load funds directly to your local transit agency's Smart Card; or purchase transit or parking tickets and passes in person with the Commuter Check Prepaid Mastercard® or Commuter Check Voucher.

Whether you take the train, drive and park, or both, we've got you covered!



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 Enroll

- 1 Head to www.mycommutercheck.com and click on 'Sign Up Now'.
- 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'.

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.

The Commuter Check Prepaid Mastercard may only be used for qualified commuter benefit purchases in accordance with IRS Tax Code 132(f). No cash or ATM access. This card may not be used everywhere Debit Mastercard is accepted.

The Commuter Check Prepaid Mastercard is issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. The Bancorp Bank; Member FDIC. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

