Pre-Tax Commuter Benefit

The Pre-Tax Commuter Benefit allows you to pay for transit items which are more expensive than are covered by the $150 Transit Subsidy, and can also help you pay for parking at transit stations.

The Pre-Tax Commuter Benefit (PTCB) basics:

- The PTCB allows you to pay for certain expenses by deducting money directly off your gross income, before income taxes are paid. Your money is spent before being taxed, and then taxes are then calculated on the reduced salary amount, resulting in less income tax than would otherwise be paid.
- There are two separate groups of expenses which are eligible to be purchased pre-tax. These are groups are transit expenses, (such as bus or train tickets, or vanpool costs) and transit related parking expenses (such as paying for parking at a BART station).
- You may make eligible purchases using up to $300 dollars in value for each group.
- Money you spend will be deducted from the last paycheck of the month.
- You cannot use your $150 per month Transit or Vanpool Subsidy to pay for parking.
The Transit Subsidy and your PTCB:

Purchases made on Transit related expenses through EdenRed which are over the $150 Transit Subsidy, are automatically deducted from your paycheck pre-tax. Expenses over $300 are deducted from your paycheck post-tax.

How to use your PTCB to pay for your parking:

STEP 1: Create an Edenred account.

1. Open your browser and navigate to login.commuterbenefits.com.
2. ‘Employee’ will be pre-selected, click NEXT.
3. Click on “New User Sign Up”.
4. Enter the Company ID: SMCGOV.
5. Enter your First Name, Last Name and Home Zip Code as they appear in your Workday profile. If you have a hyphen or apostrophe in your name, replace the hyphen or apostrophe with a space when you are registering. If you would like it to be added, please contact commute@smcgov.org and they will update your account.
6. Your username will be your County email address. Create a password and click NEXT.
7. You are now registered and logged in.

Step 2: Transit-Related Parking Orders

1. Log into your account at login.commuterbenefits.com.
2. Select “Place an Order” from the toolbar on the left.
3. Select “Parking” from the row of icons.
4. Follow the steps below for whichever of the parking payment methods is relevant to you.
5. For all methods, please review your order summary and read the Terms of Service. When you agree to the terms of service, you are agreeing that the County can deduct money from your paycheck to cover the “pre-tax contribution” line item listed in the Order Summary.

Commuter Benefits Prepaid Mastercard

This option allows you to pay for parking at any transit related parking facility that takes Debit Mastercards, including using BART EZ Rider (for more information on parking at BART and help calculating your expenses, please visit https://ezrider.bart.gov/ezrider/intro.jsp).

Please note: The Mastercard effectively holds three “purses” that you can draw from when making purchases: one for transit, one for parking, one for micromobility. Funds must be designated into each of these purses to be able to use them on the associated products. For example, an order for $150 of funds for micromobility (bike and scooter share) could not be used to purchase a bus pass.
A reminder that while the Mastercard can hold funds designated for parking, the $150 Transit Subsidy will not cover those expenses. All parking expenses up to $300 will be deducted from your paycheck pre-tax.

If you park at CalTrain.

1. To purchase a monthly CalTrain Parking Permit you must purchase a Monthly Zone Pass from CalTrain.
2. Select "I Park at Caltrain."
3. Select "Monthly Parking Permit."
4. The "Monthly Parking Expense" is the current cost of a Monthly Permit: $82.50.
5. If you have a Monthly CalTrain Zone Pass your account number can be found on your invoice.
6. Proceed to check out – your parking pass will be mailed to your home each month.

Monthly Direct Pay

Monthly direct pay will send funds directly to a parking facility provider. Contact the provider (management company) of the parking facility you will be using and ask about their parking payment options. If required, set up an account with them. In some cases the provider may give you a hang tag/decal and ask you to pay them directly for the first month.

1. Select the “I have an account with a provider” option
2. Monthly Direct Pay will pay your provider automatically.
   • Search for your provider. The website will automatically show you a list of all providers and their parking facilities within your zipcode and nearby zipcodes. Select the one you will park at. Your parking account number is set up directly with your provider.
   • If you do not see your parking facility, select "Add Your Provider" and fill out the account information as required.
3. If your provider prefers a credit card to direct pay, please see the “Commuter Benefits Prepaid Mastercard” section.
4. If you pay cash to your provider, please see the "If you pay cash or park at a meter section.”

If you pay cash

1. Select "Reimburse Me."
2. Calculate your Monthly parking expenses and continue to checkout.
3. Each month, log back into EdenRed and submit a claim for reimbursement by clicking on the "Reimbursement" tab on the left side of your screen.
   • Please do so before the 10th of the month following the month for which you are submitting a claim (ex. Submit a claim for the month of October before the 10th of November).
   • You do not need to keep receipts as proof to receive payment, however they would be necessary should you be subject to an IRS audit.

Commuter Benefits Prepaid FAQ

commute@smcgov.org | 628 258 3147
How much can a Commuter Check Card hold?
The card can hold a maximum of $2,000. These funds can be a mix of subsidy dollars, pre-tax and post-tax contributions.

What happens when I terminate as a San Mateo County Employee?
Upon employee termination, the Commuter Card will remain active for the following benefit month, after which it will automatically be cancelled and funds will be returned to the County. Pre-tax and post-tax money will then be returned to the employee.

I'm getting this error message when I try and select the Mastercard: “Sorry! The Commuter Benefits Prepaid Mastercard cannot be ordered with other products of the same benefit type. Please review your current pending order on the Dashboard”
You may not have an order for a Commuter Card, and an order for a transit pass or Clipper Cash at the same time. To receive a Commuter Card you must first cancel your existing transit orders. Once your card arrives and is activated, you may then use it to purchase your transit passes directly from the transit provider.

For example, you might want to use paratransit services (which take only the Commute Card), and also want to have a SAMtrans bus pass (which can be loaded onto a clipper card). To accomplish this, you would add your estimated paratransit costs to the cost of a monthly bus pass, and then would elect to have that total amount loaded onto your Commuter Card. Once activated, you would then use the Commuter Card to purchase both items.