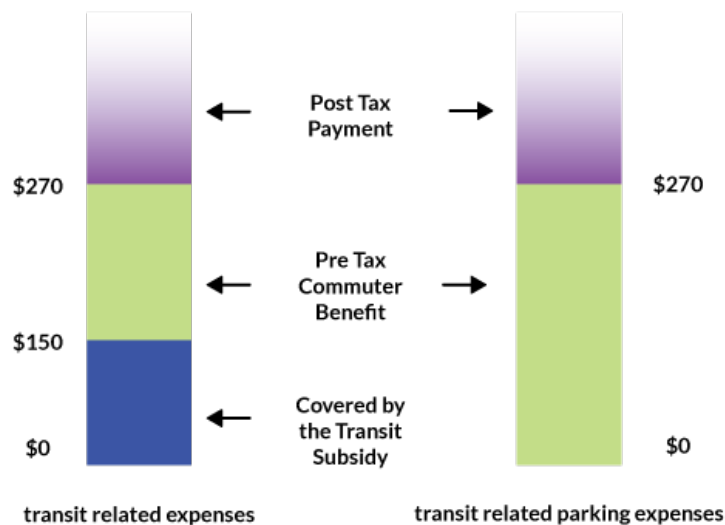


Pre-Tax Commuter Benefit

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. 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 \$270 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 \$270 are deducted from your paycheck post-tax.

The Go Pass and your PTCB:

While the Go Pass is provided for free to you, it's approximately \$30/month cost counts towards your \$270 Transit Related Expenses total. Therefore if you are receiving a Go Pass, the amount of PTCB dollars you can spend on Transit Expenses before starting to pay for items post-tax is actually about \$240/month.

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.

If you park at CalTrain.

1. To purchase a monthly CalTrain Parking Permit you must either have a GoPass, or 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 GoPass your Parking account number is your Clipper Card number.
6. If you have a Monthly CalTrain Zone Pass your account number can be found on your invoice.
7. Proceed to check out – your parking pass will be mailed to your home each month.

If you park at BART (EZ Rider program)

1. The EZ Rider program lets you use your clipper card to pay for parking at BART. Please note that even though you are using your clipper card, the money is not coming from your \$150 transit subsidy money; you are paying using your Pre-Tax benefit. It can however make the process of purchasing passes easier. For more information and help calculating your expenses, please visit <https://ezrider.bart.gov/ezrider/intro.jsp>.
2. Select "I pay with a debit/credit card"
3. Calculate your Monthly parking expenses and continue to checkout. Do not forget your activation code!
4. A credit card will be mailed to the address you provide.
5. Once you have the card, activate it using your code, then go to the EZ Rider website above and set up your account.

If you park with a different provider

1. 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.
2. Select the "I have an account with a provider" option
3. 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.
4. If your provider prefers a credit card to direct pay, please see the "if you pay with a debit or credit card section."
5. If you pay cash to your provider, please see the "if you pay cash or park at a meter section."

If you pay with a debit or credit card

1. Select "I pay with a debit/credit card"
2. Calculate your Monthly parking expenses and continue to checkout. Do not forget your activation code!
3. A credit card will be mailed to the address you provide.
4. Once you have the card, activate it using your code. You can now use your card to pay for parking expenses. Please use your card as if it were a credit card.

If you pay cash or park at a meter.

1. Select either the "Pay Cash" or "Park at a Meter" options.

2. Select "Enroll in Cash Reimbursement".
3. Calculate your Monthly parking expenses and continue to checkout.
4. 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.