

Commuter Benefits Employee Handout



SAVE MORE DURING YOUR COMMUTE

Commuter Benefits Overview

Commuter costs can pile up, especially in major cities. Instead of paying more for your commute to and from work, save up to 40 percent* on your commuter costs by taking advantage of a Commuter Benefits plan. A commuter plan allows you to set aside pre-tax dollars for qualified transit, vanpooling and parking expenses.

*Note: 40 percent savings is based on a combined income tax rate of 40 percent for federal, state and local taxes. Tax savings vary by state.

Transit and Vanpooling

Transit and vanpooling benefits let you pay for transportation to and from work with tax-free money. Examples of eligible transportation for transit benefits include train, bus, subway and ferry.

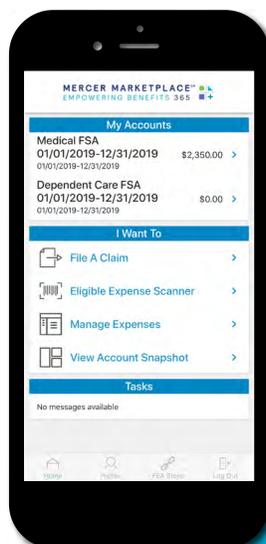
Our debit card can be added as a payment method in the Uber and Lyft apps.

Commuter dollars can be used toward uberPOOL and Lyft Shared rides in select cities.

Parking

Save money when you pay for parking at or near your regular place of employment. Those who use park and ride facilities are also able to take advantage of this plan. Parking benefits aren't available when employees park at or near their residence or at a temporary work location.

Commuter dollars can also be used to reserve or pre-pay for parking spots in select cities by adding your Mercer Marketplace debit card as a form of payment in the SpotHero app. For a full list of SpotHero-friendly cities, go to spothero.com/cities.



Accessing Funds

There are a few ways you can access your commuter funds.

- You can use your benefits debit card to pay providers directly at the time of service from your transit and/or parking account, up to the available balance in your account(s).
- If a transit or parking facility doesn't accept debit card payments, your transaction may be processed as a credit transaction, for coding purposes. You may also pay out of pocket and submit a reimbursement request through the Mercer Marketplace Accounts mobile app or your consumer portal. Sign up for direct deposit to receive your reimbursement as quickly as possible.
- If your employer participates in our SmartCommute™ program, you can load commuter dollars onto a reloadable smart card in select cities and easily transfer funds from your Mercer Marketplace commuter account onto the card.

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