

# Welcome to Edenred Commuter Benefits

Edenred



## 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.

Commuter benefits help you pay for your transit expenses to and from work using pretax dollars, which saves you money on your taxes each year.

## 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:

- » Transit
- » Parking

## On average, employees save

\$1,500 each year when they set aside up to \$300 a month to pay for transit expenses, and \$300 a month to pay for parking expenses. Below is an estimated tax savings for someone who uses commuter benefits for transit and parking expenses.

Without Commuter Benefits		With Commuter Benefits	
Gross annual pay	\$55,000	Gross annual pay	\$55,000
Estimated tax rate (22%)	-\$12,100	Maximum annual commuter account contributions	-\$7,200
Net annual pay	=\$42,900	Adjusted gross annual pay	=\$47,800
Estimated annual commuting expenses*	-\$7,200	Estimated tax rate (22%)	-\$10,516
Final annual pay	=\$35,700	Final annual pay	=\$37,284
You take home this much more annually: \$1,584			



A public transit commuter making \$55,000 per year **could save \$792 ANNUALLY.**



A commuter making \$75,000 a year, who pays to park and takes public transit **could save \$1,584 ANNUALLY.**



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 2023 tax year. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.

# Signing up

Our online platform makes ordering your commuter benefits products a breeze. Signing up is easy!

**Follow the steps below to get started:**

1. Go to [www.login.edenredbenefits.com](http://www.login.edenredbenefits.com) and click on 'New User Signup'
2. Enter your Company ID: SNJ4
3. Enter your First Name, Last Name and Home Zip Code
4. Confirm your username, create a password and click 'Next' to complete registration
5. To place your first order, click on 'Place an Order'

## DID YOU KNOW?

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

» The Edenred prepaid card is our most flexible payment option. It can be used to pay for transit and parking.

» Edenred offers a convenient mobile app to help you manage your commuter benefits on the go.

### Learn More

For more information and help getting started, go to:  
[www.edenredbenefits.com](http://www.edenredbenefits.com)

