

Welcome to Edenred 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.

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: Bus, Subway, Train, Trolley, Ferry, Water Taxi, Light Rail and Vanpool
- » Parking: Meters, Garages & Lots

On average, employees save

\$800 each year, or more when they set aside up to \$325 a month to pay for transit commuting expenses. Below is an estimated tax savings for someone who uses commuter benefits for transit and parking expenses.

Without Commuter		With Commuter	
Gross annual pay	\$55,000	Gross annual pay	\$55,000
Estimated tax rate (22%)	-\$12,100	Maximum annual commuter account contributions	-\$7,560
Net annual pay	=\$42,900	Adjusted gross pay	=\$47,440
Estimated annual commuting expenses*	-\$7,560	Estimated tax rate (22%)	-\$10,437
Final take home pay	=\$35,340	Final take home pay	=\$37,003

You take home this much more: \$1,663



A public transit commuter who earns \$55,000 per year **could save \$832 ANNUALLY.**



A commuter making \$75,000 per year, pays to park and takes public transportation **could save \$1,663 ANNUALLY.**



To see how much you could save, check out our savings calculator at: edenredbenefits.com/foremployees/#employee-calculator

*Estimated employee savings are for informational purposes only, and based on the 2024 tax year. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.

Pay for your commute with Edenred's debit card

The Edenred debit card is a convenient reloadable card that can be used to pay for your commuting expenses. Our most flexible option, the card offers the following:

- » Can be used to pay for transit, parking and biking expenses.
- » Any unused funds on the account will rollover to the next benefit month.
- » The card can be added to your mobile wallet on Apple Pay, Google Pay, and Samsung Pay.
- » Since the card is reloadable, there's no need to wait for a pass to come in the mail each month.
- » It is a paperless, eco-friendly payment method.



DID YOU KNOW?

» Adobe provides a monthly subsidy of \$150 shared between transit and parking.

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

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

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 <https://myaccount.edenredbenefits.com/> and click on 'New User Sign up'
2. Enter your Company ID: 1100
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'

Questions?

Have questions about the program or need a little help enrolling? Just call 888.235.9223 Monday – Friday, 8 am – 8 pm EST.



Adobe program details

Adobe's Commute Alternatives Program helps employees find alternative transportation to and from work that is convenient, affordable and sustainable.

The commute program provides all employees with a \$200/month subsidy for transit/vanpooling and transit parking, or a \$20/month subsidy for biking. Employees are eligible for one type of subsidy per month. Please keep in mind that the \$200 subsidy is for transit/vanpooling and transit parking combined. You may divide the \$200 between each of these modes however you choose.

The commuter dollars provided by Adobe are provided free of any payroll implications and are in no way linked to your paycheck. It is provided for you to use as needed.

The commuter dollars count toward the IRS' monthly pre-tax commuter benefits cap of \$325 for transit and \$325 for parking. Only orders that exceed Adobe's \$200 subsidy will be deducted pre-tax from your payroll, up to the respective \$325 monthly caps. Amounts exceeding the \$325 monthly caps will require payment via personal credit card.

For example: a monthly order of \$325 will be broken down as: \$200 subsidized by Adobe, \$125 deducted pre-tax from payroll.

***Beginning with January 1, 2025 the IRS pre-tax limit will be \$325 for both Parking and Transit**

****Beginning with January 1, 2025 the Adobe commuter subsidy will be \$200**

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