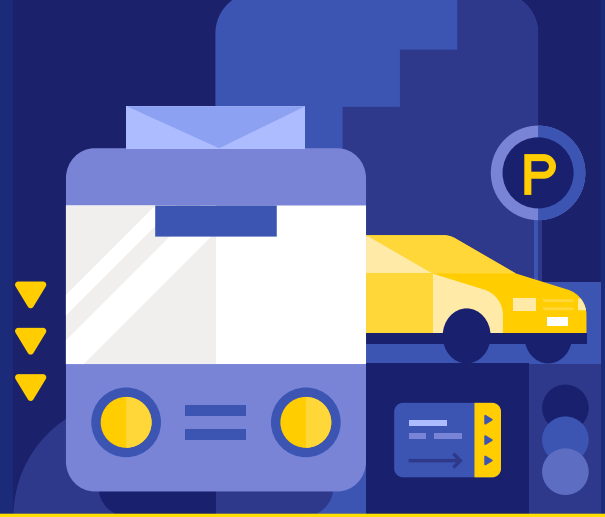




Commuter Benefit Plan (CBP)



A commuter benefit plan empowers your employees to allocate funds towards qualified workplace commuting expenses and enjoy lower-stress, more cost-effective commutes. Benefit Resource: an Inspira Financial Solution (BRI) focuses on maximizing participation, which translates to higher tax savings for you and your employees.

Why Choose BRI for your Commuter Benefit Plan (CBP)?

Save time with smart card technology

BRI focuses on streamlined administration, powered by our proprietary card technology — Beniversal® Prepaid Mastercard® — and robust online administration tools. There are no passes or vouchers to order and distribute. Just initiate a payroll deduction and we handle the rest.

BRI pioneered the card technology used to properly identify and adjudicate eligible mass transit and parking expenses — we've been providing cards since 2001. Through years of experience, and millions of transactions processed, we have refined the technology and merchant approvals. This provides higher acceptance rates than other card programs. Our cards can also be connected to digital wallets such as Google Pay®, Apple Pay®, and Samsung Pay® to enable contactless payments.

Save for a better tomorrow

TAX SAVINGS EXAMPLE	PER EMPLOYEE	PER 150 EMPLOYEES
Monthly commuter expense	\$315	\$47,250
Annual commuting expense	\$3,780	\$567,000
Annual employee tax savings	\$700	\$105,000
Annual employer tax savings	\$480	\$72,000

The figures above are for illustration purposes only. Actual savings and tax rates may vary.

The basics

- A Commuter Benefit Plan is an employee benefit offered in accordance with Section 132(f) of the Internal Revenue Code.
- Plan funds must be used for qualified workplace commuting expenses. These may include: buses, trains, subways, ferries, van pools, and qualified parking expenses.
- Participants will make a monthly election for mass transit and parking separately. The maximum tax-free amount is limited by the IRS and is subject to change.
- Participants generally make elections for the full cost of their fare to ensure they can make their purchases with the Beniversal card. Any amounts exceeding the tax-free limits are taken on an after-tax basis.

Single solution for all locations

If you employ people across the country, we have you covered. The Beniversal card can be used at all qualified mass transit and parking vendors that accept Debit Mastercard. You no longer need to manage multiple relationships for your commuter benefits program.



Seamless implementation

Your assigned specialist will be your guide to implementing your plan and administration options. If you have an existing FSA program, we will work with you to ensure clear communication and minimum interruption to service. Whether you have basic or custom implementation needs, we keep you informed at every step of the way.

Accessing account funds

BRI offers convenient web and electronic enrollment options, along with flexible funding arrangements. Employees will have the option of enrolling in a mass transit and parking account separately.

After initial enrollment, participants will receive the Beniversal Card for use at qualified mass transit and/or parking vendors accepting Debit Mastercard. The Beniversal Card can be used to pay merchants directly, load funds to an existing transit or parking account, enroll in an auto-reload program, and to make an online transit or parking purchase.

When not using the Beniversal card for a parking expense, participants can submit a claim through BRIWEB, through the BRIMOBILE app, or by mailing a claim form.

Service-oriented staff

Clients are assigned a dedicated specialist who serves as their point-of-contact for direct answers and expertise. Your specialist is backed by the rest of the BRI Team, so you can rest easy knowing you will be well taken care of.

BRI's Participant Services team is 100% dedicated to tax-free benefits accounts, which ensures your participants are receiving in-depth knowledge and expertise regarding the accounts, IRS regulations, benefit features, and more. They are available to assist with questions by phone, email, and live chat. Both English- and Spanish-speaking representatives are available.

Convenient tools for managing accounts

- **BRIWEB:** Our secure online portal provides employer and participant logins for managing accounts, viewing balances and reports, and accessing valuable resources. Contact us to schedule a personalized demo of BRIWEB.
- **BRIMOBILE:** On-the-go account access makes it easy for employees to view balances, review transactions, and submit claims. BRIMOBILE is available from the Apple App Store or Google Play.
- **BRIALERTS:** Participants can opt-in to receive real-time alerts via email or text for balance and transaction activity.

Note: Standard text messaging rates from the wireless service provider may apply.

⇒ Get started

BRI is an Inspira Financial Solution, a trusted provider of health, wealth, retirement, and benefits solutions that strengthen and simplify the health and wealth journey. For more information, contact your local Sales Executive or visit benefitresource.com