

# Did You Knows

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## COMMUTER BENEFITS PROGRAM

### Do you commute? Chances are you can save through the Commuter Benefits Program.

Train. Bus. Subway. Paratransit. Parking your car at the station. However you ride, your new Commuter Benefits Program – presented by CUNY and administered by Edenred – will give you better ways to save.

This program works for virtually any transit system in the Tri- State or Regional areas. No matter what part of the city you live and work, you're covered. Use it for:

- ▶ MTA NYCT, Long Island Railroad, Metro-North Railroad, NJ Transit, PATH, and NY Waterway, etc...
- ▶ Paratransit and the MTA's Access-A-Ride program
- ▶ Parking at or near public transit to commute to work

### What is the Commuter Benefits Program?

Under the provisions of Internal Revenue Code (IRC) Section 132, CUNY offers eligible employees the opportunity to use pre-tax earnings to cover certain public transportation costs through the Commuter Benefits Program. You can elect to have any deduction amount up to Federal pre-tax transit limits which is \$340 pre-tax per month effective January 1, 2026. Deductions exceeding the monthly pre-tax limit are allowed but the amount over the pre-tax limit will be deducted post-tax.

### What are the options in the expanded program?

CUNY has selected Edenred as a provider to significantly expand the Commuter Program and to offer access to new <u>Transit Plans and many more transit providers throughout the New York Tri-State area.</u>

Below are the plans available to you in the Commuter Benefits Program:

- Transit Commuter Prepaid Mastercard Plan
- Transit Transit Pass Plan
- Transit Access-A-Ride Plan
- Parking Park-n-Ride Plans

### Accessing your Edenred Account?

Log on to your account at  $\underline{www.login.commuterbenefits.com}$  or Call Edenred Commuter Benefit Solutions at 833-584-8109 Monday through Friday, 8 a.m. to 8 p.m. Eastern Time and follow the prompts to access your account balance. You will be required to provide your N# to access your account information. Your N# can be found on your paycheck stubs.

## Which Commuter Benefits Plan Is Right for Me?

	Reasons to Choose This Plan	Reasons NOT to Choose This Plan
Commuter Card- Unrestricted	<ul> <li>You want to save 30% from your monthly transit expenses. <sup>1</sup></li> <li>You use online/web options such as the MTA's Mail&amp;Ride program or WebTicket program or New Jersey Transit's Quik-Tik program.</li> <li>You use the MTA EasyPayXpress program.</li> <li>You use the MTA Reduced-Fare MetroCard.</li> <li>You ride on MTA express buses.</li> <li>You change transit providers from month to month or week to week.</li> <li>You occasionally buy daily or weekly tickets.</li> </ul>	<ul> <li>Your transit provider does not accept debit or credit cards. To see a list of where the Commuter Card will workvisit Transit Provider list</li> <li>It is not convenient to purchase fare media from your transit provider ticket vending machine or ticket window. For example, you normally purchase your pass at a beverage/grocery retail store and the Commuter Card will not work at these locations.</li> </ul>
Transit Pass	<ul> <li>You prefer Pay-Per-Ride MetroCards.</li> <li>You want to save 30% from your monthly transit expenses. <sup>1</sup></li> <li>Your transit provider does not accept debit or credit cards.</li> <li>You prefer the convenience of monthly home delivery.</li> <li>You always get the same transit pass or ticket each month.</li> </ul>	<ul> <li>You don't always know what transit option will fit your commuting needs.</li> <li>You prefer the Commuter Card feature which loads funds on your card on your pay date.</li> </ul>
Access-A-Ride/ Paratransit	<ul> <li>You want to save 30% from your monthly transit expenses. <sup>1</sup></li> <li>You use Access-A-Ride Coupons.</li> <li>You use paratransit services. <sup>2</sup></li> </ul>	You do not have a participant certification to participate in the Access-A-Ride program.
Park-n-Ride	<ul> <li>You want to save 30% on your monthly parking expenses. <sup>1</sup></li> <li>You pay for parking at or near public transportation that you take to work.</li> <li>You are enrolled in the Commuter Prepaid Mastercard Plan or Transit Pass Program.</li> </ul>	<ul> <li>You drive directly to work.</li> <li>You are not enrolled in the Commuter Card or Transit Pass Program.</li> </ul>

<sup>&</sup>lt;sup>1</sup>30% is illustrative of typical savings. Your actual savings depend on the cost of your transit options, your particular tax situation and the monthly IRS limits. <sup>2</sup> Employees seeking MTA NYCT Access-A-Ride or other Paratransit Service providers must select the Transit Pass plan.

