



COMMUTER BENEFITS

JOHNS HOPKINS UNIVERSITY

SAVE MORE DURING YOUR COMMUTE WITH EASY ACCESS TO PRE-TAX FUNDS



ONE ONLINE ACCOUNT, ONE MOBILE APP AND ONE DEBIT CARD FOR ALL OF YOUR BENEFITS



EASY LOADING OF COMMUTER DOLLARS ONTO SMART CARDS IN SELECT CITIES



ABILITY TO USE COMMUTER DOLLARS FOR UBERPOOL, LYFT SHARED AND SPOTHERO IN SELECT CITIES

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.

The Discovery Benefits 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

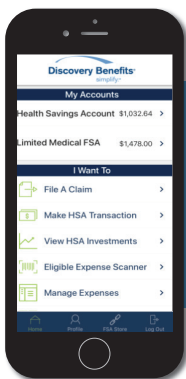
Save money when you pay for parking at or near your regular place of employment. Those who use park and ride facilities are also able to take advantage of this plan. Parking benefits aren't available when employees park at or near their residence or at a temporary work location.

Commuter dollars can also be used to reserve or pre-pay for parking spots in select cities by adding your Discovery Benefits 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.
- If a transit or parking facility doesn't accept debit card payments, you can pay out of pocket and submit a reimbursement request through the Benefits Mobile App by Discovery Benefits or your online account. Sign up for direct deposit to receive your reimbursement as quickly as possible.
- Your employer participates in our Discovery SmartCommute™ program, so you can load commuter dollars onto a reloadable smart card in select cities and easily transfer funds from your Discovery Benefits commuter account onto the card.



DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



RESOURCES



COMMUTER BENEFITS IOI VIDEO

www.DiscoveryBenefits.com/commuterIOI



SMARTCOMMUTE™ VIDEO

www.DiscoveryBenefits.com/smartcommute



Discovery Benefits®

a  company



SMARTCOMMUTE™ PROGRAM

EMPLOYEE HANDOUT

**THE DISCOVERY SMARTCOMMUTE™ PROGRAM
MAKES IT EASIER FOR PARTICIPANTS IN THE
WASHINGTON, D.C., CHICAGO AND SAN FRANCISCO
AREAS TO USE THEIR COMMUTER BENEFITS.**



Step 1

Purchase a SmarTrip®, Ventra or Clipper card from your transit authority's website or from a store/kiosk that sells them and register your card.



Step 2

By the 10th of the month prior to using your Commuter Benefits, log in to the commuter page of your Discovery Benefits online account and load pre-tax dollars onto your SmarTrip®, Ventra or Clipper card.



Step 3

Discovery Benefits will send your order information to your transit authority so you can begin using your commuter benefits!

Discovery SmartCommute™ Program

From your Discovery Benefits online account, follow the link to your commuter page to load funds onto your card. First, click the "New Order" button. Then, select your transit authority from the dropdown and complete the remaining steps to place and verify your order.

Contact your transit authority if you:

- Need to report replacing a lost or stolen card*
- Want information about a previous/current balance or a summary of transaction history
- Want to know where to purchase or how to register a card
- Experience issues with your SmarTrip®, Ventra or Clipper card

Contact Discovery Benefits if you:

- Are missing payroll deductions
- Experience issues logging in to the commuter page of your online account
- Notice discrepancies between funds elected and available funds

*After purchasing and registering a replacement card, you'll need to update the card information on your transit account before you'll be able to load funds onto that card from the commuter page of your Discovery Benefits online account.