



## **Participant User Guide**

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## **1. Introduction**

### **a. Your new ordering platform**

Welcome to your new Commuter Benefits Platform! We listened to your comments and feedback throughout the years and fully remodeled our ordering platform, making it more user friendly, interactive and easily accessible. Whether you wish to order online or on your smart phone, we will guide you step by step through the ordering process and answer all of your questions.

### **b. All the answers to your commuter benefits questions**

Ever since 1984, Commuter Benefits are authorized under Section 132(f) of the Internal Revenue Code. Whether you ride public transit to work, participate in a vanpooling program or pay to park your car at your work place or at a park and ride station, you are eligible for commuter benefits! Every month, the amount that you need to pay for your commute can be deducted from your salary pre-tax up to the limit authorized by the IRS for that year.

For instance, if you ride public transit and your monthly pass costs \$100 per month, this amount will be deducted from your salary pre-tax. If your tax bracket is 25% you will save \$25.00 per month, amounting to a savings of \$300.00 per year, at no cost to you.

Depending on the type of product you order, your pass will either be sent directly to your home address or reloaded electronically every month. Simple, beneficial and convenient, we hope you will enjoy this benefit at its full potential!

Log in to your benefits provider's platform to get started!

## **2. Homepage**

### **a. Your Pending order**

The first page you see every time you log in is your home page, where your pending order for the coming benefit month is displayed.

Make sure to find out from your benefits provider when the order deadline, or cut-off date, is for your company. If your cut-off date is the 10<sup>th</sup> of the month, your orders need to be in your shopping cart on the home page by the 10<sup>th</sup> of the month (e.g. April) for the following benefit month (e.g. May). Your pending order is therefore the order you will receive before the 1<sup>st</sup> of the upcoming benefit month (May).

Your recurring options show the months for which you selected to receive your order. For example, if your pending order says “Recurring Yes, opt out months: February”, you will receive your order every month of the year except for the month of February.

If your recurring options say “No”, you will only receive your order one time for the coming benefit month. If your recurring options are set to “No”, you will need to log in and place an order every month.

#### YOUR PENDING ORDER

Transit & Vanpool Products							
Type	Provider Name	Details	Qty	Unit Price	Total	Recurring	Action
	<b>MBTA - CharlieCard</b> Monthly CharlieCard LinkPass		1	\$59.00	\$59.00	Yes <b>Opt-out</b> <b>Months</b> Feb 2013	 
	<b>MBTA</b> Commuter Rail Zone 1 Monthly Pass		1	\$135.00	\$135.00	No	 
	<b>Commuter Check Voucher</b> Commuter Check Voucher		1	\$80.00	\$80.00	Yes	 
<b>Total Estimated Cost:</b>							\$274.00
<b>Estimated Pre-Tax Amount Applied To Payroll:</b>							\$230.00
<b>Estimated Post-Tax Amount:</b>							\$44.00

Your shopping cart will show the pre-tax and post-tax breakdown of your order. If you receive a subsidy from your employer, it will also be displayed here.




You can edit or delete your order from here by clicking on one of the icons to the right of your cart.

**Please note:** Changing your recurring options to “No” doesn’t delete a product from your cart. It only marks this product as inactive for the next 12 months. After those 12 months are up, you will start receiving this product again. If you do not wish to ever receive this product again, please delete it entirely from your shopping cart.

### b. Announcements


If your benefits provider wishes to communicate with you about your commuter benefits, the announcement will appear on your home page as follows:

## YOUR PENDING ORDER

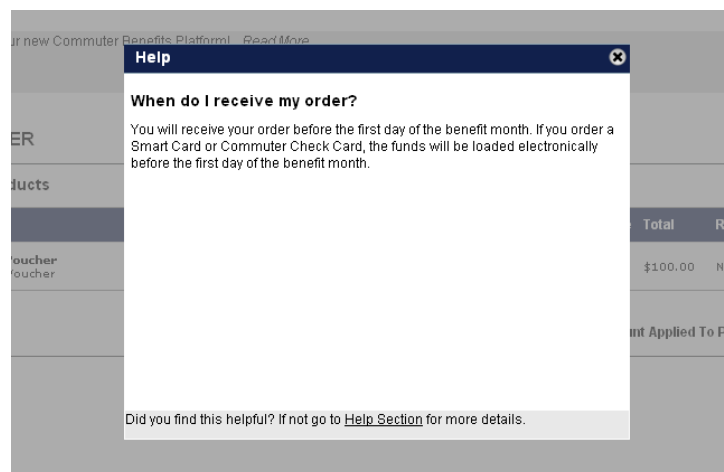
Transit & Vanpool Products							
Type	Provider Name	Details	Qty	Unit Price	Total	Recurring	Action
	Commuter Check Voucher	Commuter Check Voucher	1	\$100.00	\$100.00	No	 
Total Estimated Cost:							\$100.00
Estimated Pre-Tax Amount Applied To Payroll:							\$100.00

Click on the [Read More](#) link to learn more!

## c. Quick Help links

Throughout the site, if you any questions, keep a look out for these icons: 

Clicking on them will open a popup window which will hopefully bring you the answer you’re looking for without leaving the page you were on. If you need additional information, just click on the Help Section link at the bottom.



### 3. Place an order – Transit and Vanpool

Our ordering platform has over 100,000 different types of commuting products to choose from. You can pick the exact pass you use every day to commute to work, and we will mail it directly to your home every month. Or you can choose to receive a check that you will then use to purchase your transit pass. Mouse over Place An Order to get started, and select Transit or Vanpool.

#### a. Product Presentation

1. Commuter Check Voucher: a bank check that can be redeemed at participating transit operators and retail outlets to purchase transit tickets, tokens or passes. The voucher is also accepted by participating vanpools. Please verify your transit authority accepts the voucher before placing your order. Treat the voucher as cash — it is not replaceable if lost, damaged or stolen.

2. Commuter Check Card: a re-loadable, prepaid commuter benefit card you can use to pay for transit expenses at transit authorities nationwide. This is a non-PIN debit card that is accepted at any facility whose core business function is to "provide transit", meaning a retail center where *only* transit and vanpool passes, tickets, and fare cards are sold. When you place your first order, we will send you a card in your name pre-loaded with the amount you specified. For future orders, funds will be loaded electronically before the first day of the following benefit month.

3. Fare Media and Smart Cards: Fare media is a term that describes different types of transit products, such as passes, tickets and fare cards, used to pay for transit expenses. Smart cards are reloadable cards that can be funded electronically on a monthly basis. These products can be ordered directly from the ordering platform and will be sent to your home or reloaded electronically every month.

## b. Transit and Vanpool Ordering Flow

Products you have ordered in the previous month will be displayed on the left hand side. No need to search, just click on the radio button next to your product if you wish to order the same product again.

To the right is a list of transit authorities that operate close to your home based on your pre-populated home zip code. Just select the radio button next to the transit authority of your choice to continue. If you do not see your transit agency, remove the zip code from the zip code field and type in the name of your transit agency in the text box above. If you still don't see the provider you are looking for, click on the link below the Search button: "Can't find your provider?"

See the existing products in your cart. Click the cart icon to proceed to check out.



### SELECT A TRANSIT PRODUCT

#### Select a Product

- ☐ Commuter Check Card
- ☐ Commuter Check Voucher

Find here the last product you ordered. Just select the radio button if you wish to order the same product again

#### Search for Transit Authority

Transit Authority Name

OR

Zip Code

Search

Can't find your provider? [Click Here to let us know!](#)

Search for all transit authorities by your zip code or type in the name of your transit agency.

#### Search Result

- ☐ MBTA  
[www.mbtta.com](http://www.mbtta.com)
- ☐ AMTRAK  
[www.amtrak.com](http://www.amtrak.com)
- ☐ Commuter Check for Vanpools
- ☐ Commuter Check Voucher

Select the transit authority of your choice.

Once you select your transit authority, all the products offered by this provider will be displayed to you. Select the product you need to proceed to your personalized options.

0 Product(s), 

## PRODUCT DETAILS

Select a transit product from the list below

Transit Authority:	MBTA
Transit Authority URL:	<a href="http://www.mbtta.com">www.mbtta.com</a>
Transit Authority Description:	
Your Transit Authority's Rating:	☆☆

Select Product	Product Name
<input type="checkbox"/>	<b>Monthly CharlieCard LinkPass</b> The CharlieCard LinkPass is a plastic, reusable, rechargeable Smartcard, that will be sent to you for your first order. The Monthly LinkPass will be automatically loaded to your CharlieCard, just tap your card on the card target at fare gates or on-board vehicles and the system will allow you unlimited travel on Subway and Local Bus for the entire month. Future orders will be loaded to the same card you originally received through the program.
<input type="checkbox"/>	<b>Monthly CharlieCard Local Bus Pass</b> The CharlieCard Local Bus pass is a plastic, reusable, rechargeable Smartcard, that will be sent to you for your first order. The Monthly Local Bus pass will be automatically loaded to your CharlieCard, just tap your card on the card target at fare gates or on-board vehicles and the system will allow you unlimited travel on Local Bus, Silver Line 'Washington St.', and all local portions of Express Buses 170, 351, 354, 355, 424, 426, 428, 434, 441, 442, 448, 449, 450, 455, 459, 500, 553, 554, 555, 556, 558 for the entire month. Future orders will be loaded to the same card you originally received through the program.
<input type="checkbox"/>	10-Ride Half Fare Zone 1
<input type="checkbox"/>	10-Ride Half Fare Zone 1A
<input type="checkbox"/>	10-Ride Half Fare Zone 2
<input type="checkbox"/>	10-Ride Half Fare Zone 3
<input type="checkbox"/>	10-Ride Half Fare Zone 4

[Back](#)

On each product detail page, verify the name, price and quantity of your order. For some transit products, you may also be asked for a starting and ending station.

Finally, make sure to select your recurring options for each product. You will receive your transit product for every single month that you select on your recurring options calendar. If you select No, you will only receive this product for the next benefit month on this calendar year. You will need to log in again and place an order for the following benefit month.

## 4. Place an order – Parking

If you pay to park your car while commuting to work on a daily basis, this benefit is made for you! Mouse over Place an Order and select Parking to get started.

### a. Product Presentation

The following products are available to you:



1. Personalized Commuter Check Card for Parking: a re-loadable commuter benefit card you can use to pay for parking expenses at parking facilities nationwide. This is a non-PIN debit card that is accepted at any facility whose core business function is to "provide parking."

When you place your first order, we will send you a card in your name pre-loaded with the amount you specified. For future orders, funds will be loaded electronically before the first day of the following benefit month.

2. Commuter Check Voucher for Parking: a bank check made out in the name of your parking provider and sent directly to your home every month. Affiliated parking garages accept the Commuter Check Voucher for Parking as payment for qualifying commuter parking services. Vouchers are available in flexible denominations, including cents, from \$10 up to the current pre-tax limit set by the IRS and valid for 15 months from date of issue. Make sure to verify in advance that your parking operator accepts Commuter Checks for Parking before placing your order.

3. Monthly Direct Pay for Parking: If you have an existing account with a parking garage, Monthly Direct Pay enables parking expenses to be paid directly to that parking provider each month. Just tell us where you park and how much your monthly payment is, and we will transfer the funds automatically every month. Please note that you must have an existing relationship with your parking provider before placing an order for Monthly Direct Pay. Placing an order for Monthly Direct Pay is merely a payment mechanism which enables you to save money every month. It does not guarantee you to have a parking spot in that garage.

4. Parking Cash Reimbursement: (Non WC-Admin) offers reimbursement for qualified parking expenses. Just you place your election and then contact your benefits administrator to find out how to submit a claim.

4. Parking Cash Reimbursement: (WC-Admin) offers reimbursement for qualified parking expenses. Your first step is to place your election on this page. Once funds are applied to your Parking Cash Reimbursement account, you can submit claims for reimbursement. To view claim and balance history, or to start a claim, see the main menu — mouse over Claims and click on Parking claims. Please refer to the Claims section of this guide for more information.

## **b. Ordering Flows**

If you chose the Personalized Commuter Check Card for Parking, fill in the required fields to place your order. When you call Customer Support, you will be asked for your notable date and the last 4 digits of your phone number to verify your identity and prevent unauthorized access

to your account. Make sure to choose a date that is memorable to you (e.g. child's birthday). Please refer to the Card Management section of this guide for more information on your personalized card.

For all other products, you need to tell us which parking garage you park at. On the map, the blue pin points to your office location based on the office address we have on file. Each red pin denotes a parking garage located within the pre-defined 10 mile radius. You may increase the radius to see more options.

Once you've chosen your parking garage, specify your parking cost and recurring options and proceed to check out.

If after searching for your parking provider you are unable to locate the one you need, click on the link at the bottom of the page saying "Can't find my Parking Provider". Once you select this, you will be asked to provide as much information as possible about the missing provider, as well as the amount you would like to order for that parking garage. We will process your order accordingly.

After you submit your order, your pending order will be visible on your home page until it is processed. Orders are processed once a month on the cut-off date set by your employer. The deadline for placing orders in the current month is noted at the top right corner of your screen. All orders are fulfilled by the 23rd day of each month preceding the benefit month and delivered before the first day of the benefit month. For example, if your cut-off date is May 10<sup>th</sup> for the June benefit month, your order will be fulfilled by the 23<sup>rd</sup> of May and delivered to you before June 1<sup>st</sup> for use in the June benefit month.

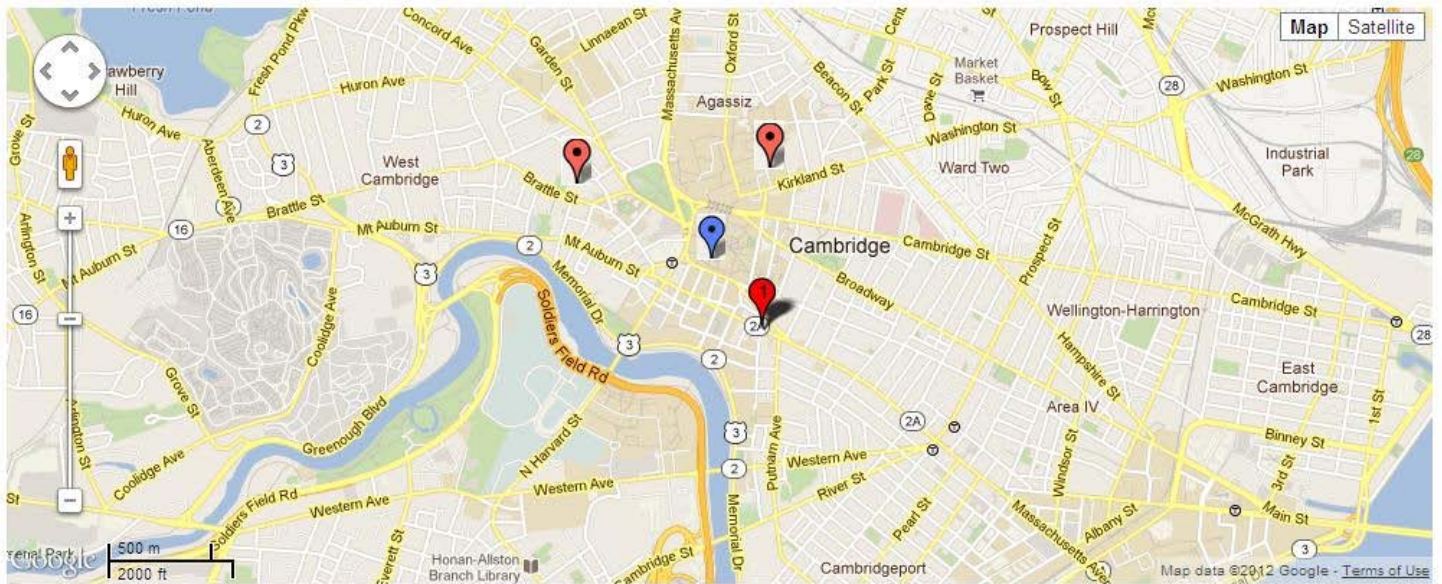
## SEARCH FOR A PARKING PROVIDER

The first step in setting up your order is to choose a parking provider







Street Address	
City	
State	-- ▾
Zip Code	02138
Search Radius:	10 ▾ Miles

[Back](#)[Search](#)

### Provider Locations



### Provider Lists

 <b>AU BON PAIN PARKING</b> ☆☆☆  1100 Massachusetts Avenue Cambridge, MA 02138 1234567890 Email: abc@parking.com Web: www.parking.com <b>Parking Rates</b> Monthly Rates: \$ 100.00 <b>Payment Accepted</b> Distance: 0 Miles <a href="#">+MORE INFO</a>	 <b>AU BON PAIN PARKING</b> ☆☆☆  950 Massachusetts Avenue Cambridge, MA 02138 1234567890 Email: def@parking.com Web: www.parking.com <b>Parking Rates</b> Monthly Rates: \$ 200.00 <b>Payment Accepted</b> Distance: 0.5 Miles <a href="#">+MORE INFO</a>	 <b>AU BON PAIN PARKING</b> ☆☆☆  752 Massachusetts Avenue Cambridge, MA 02138 1234567890 Email: ghi@parking.com Web: www.parking.com <b>Parking Rates</b> Monthly Rates: \$ 400.00 <b>Payment Accepted</b> Distance: 0.5 Miles <a href="#">+MORE INFO</a>
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You can't find your provider? [Create Order With New Provider](#)

## 6. My Account

Select My Account from the main navigation bar.

### a. Personal Information

#### i. My information

The first information box to your left shows your basic contact information: your name, email and phone number. If you wish to edit any of this information, feel free to contact your benefits administrator.

#### ii. Delivery Address

Giving us an accurate delivery address is important because:

- If the address is inaccurate, you run the risk of receiving your order late or not at all. To ensure the fastest delivery of your products, please provide your home address rather than your work address.
- If you order transit passes, we will use the zip code entered here as your default location when determining your transit options on the ordering section of the platform.

Make sure you update your address as often as necessary.

#### iii. Office Address

Giving us an accurate office address is important because we will use the address entered here to display available parking locations near your office.

## **b. Payment information**

### **i. Direct Deposit**

This option — available only if you receive cash reimbursement for parking — allows us to transfer money directly to your bank account. This information is not required if you wish to receive reimbursement via check.

### **ii. Credit Card**

This option may be required if you order a product for a total amount over the current pretax limit. The amount above the limit will be charged directly to your credit card.

In this case, your credit card will be charged at the end of the enrollment period. The charge on your credit card statement will appear as "Transit Benefit." If you exceed your credit card limit, your order will not be processed and you will not be able to reorder for that enrollment period.

## **7. Commuting History**

Click on Commuting history from the main navigation menu.

### **a. Insurance letter**

In some states, insurance companies offer a discount on your premium if you can demonstrate frequent use of public transportation. An "order history" letter — which details all orders processed for your account — can serve this purpose.

To create your letter, simply select the benefit type, enter start and end dates, and click "Run Report." You can then print the letter to share with your insurance company.

### **b. Order History**

On the Commuting History page, a record is kept of all the orders you have placed with this account.

This table enables you to track the status of your order and verify the payment status by clicking on the underlined reference number link to the left. Clicking on the + sign will enable you to view the details of the products you ordered.

## COMMUTING HISTORY











In some states, insurance companies offer a discount on your premium if you can demonstrate frequent use of public transportation. An "order history" letter — which details all orders processed for your account — can serve this purpose.

To create your letter, simply select the benefit type, enter start and end dates, and click "Run Report." You can then print the letter to share with your insurance company.

Benefit Type:	Transit
Start Date:	
End Date:	

Run Report

### Order History

REFERENCE NUMBER	BENEFIT MONTH	AMOUNT	TYPE	STATUS	Rate Us!
 3339381	May, 2012	\$150.00	Transit	SENT IN FOR FULLFILLMENT	
PRODUCT	QTY	UNIT PRICE	DATE FULFILLED	Action	
Commuter Check Voucher	1	\$100.00		  	
Commuter Check Voucher	1	\$50.00		  	
 3174137	April, 2012	\$150.00	Transit	SENT IN FOR FULLFILLMENT	

View the Claims Section of this guide to learn more about the Help and Support Column.

## 8. Claims

### a. Create Never Received Pass claims

If you have not received your transit pass by the 1<sup>st</sup> of the month, let us know as quickly as possible. You may file a claim online. From the main menu, click Commuting History. In the Order History table, find the order for which you want to submit a claim and click the + icon to the left. You will now see order details.

Next, see the Help & Support column on the right side of the table. Click the last icon on the right to let us know you never received a pass. (If the icon is not clickable, then the product may not be eligible for a refund or you may be outside your company's refund policy). From there, follow the instructions to submit your claim.

**Important Note:** You will need to provide receipts showing out-of-pocket expenses, and we must receive the claim before 11:59 ET on the 10th of the benefit month in order for your claim to be accepted.

You can follow the status of your claim by doing a mouse over Claims from the main menu and clicking on Never Received Pass History.

If your claim is approved, refunds are issued every Friday following the 10th of the benefit month and sent via First Class mail. If it is denied, we will send you an email with the reason for denial. Contact your benefits administrator if you wish to pursue the matter further.

### **b. Parking Cash Reimbursement Claims**

To access your Cash reimbursement account, mouse over Claims and click Parking Claims.

Parking Cash Reimbursement offers reimbursement for qualified parking expenses. You may claim a certain amount used for your parking expenses and ask for a reimbursement.

Once you have enrolled in Parking Cash Reimbursement, the amount you chose to set aside for your parking expenses will appear as the available balance in your parking cash reimbursement account. You may also see the reimbursement type you chose: either reimbursement via check or ACH, which means we would transfer the reimbursement funds directly to your bank account. If you choose the ACH option, you need to complete the fields visible under Direct Deposit on the My Account page. See the image below for help in locating the necessary information.



On the Parking Claims home page, you may view your claim and balance history, follow up on the status of a claim, or start a new claim. Please note: in order to start a new claim, you will need an available balance from a parking cash reimbursement election.

See the screenshot below for more information.

[Home](#)
[Place An Order](#)
[My Account](#)
[Commuting History](#)
[Claims](#)
[Card Management](#)
[Help](#)

### PARKING CASH REIMBURSEMENT CLAIMS

Available Balance

\$0.00

Reimbursement Method

Transfer funds between cash reimbursement and your parking account :

From: --Select--

To: --Select--

Amount:

\$→

Start a Claim

Claim History

Balance History

Claim #	Claim Date	Claim Amount	Paid Amount	Decision Date	Processing Status	Submission Status	Rate Us
<a href="#">11072</a>	3/19/2012 2:20:26 PM	\$1.00	\$0.00		Received	Submission Complete	☆☆
<a href="#">11069</a>	3/19/2012 1:53:24 PM	\$2.00	\$0.00		Received	Submission Complete	☆☆

Click on Start a Claim and follow the instructions on the screen.

Your claims will be processed within 5 business days.

If you believe your claim was mistakenly denied, click on the Appeal Button in the claim history table. Supply applicable paperwork and resubmit. You can also submit a new claim for the amount that you feel was unfairly denied. Be sure to appeal the claim as soon as possible after a denial.

## 9. Card Management

### a. Personalized Commuter Check Card Overview

Our ordering platform offers two types of Commuter Check Cards: the Personalized Commuter Check Card for Transit and the Personalized Commuter Check Card for Parking. These cards are re-loadable prepaid commuter benefit cards that you can use to pay for your transit or parking expenses at transit authorities or parking facilities nationwide. You may only use these cards at facilities whose core business function is to "provide transit" or "provide parking."

These are non-PIN debit cards that must be processed like a credit card. When given the option to choose Debit or Credit, you must select Credit.

To view information about your card, click on the Card Management tab from the main navigation menu.




## b. Information Displayed

Below is an example of what will be displayed for a Commuter Check Card for Transit. If you ordered both a Commuter Check Card for Transit and for Parking, the information for the parking card will be displayed below the transit card. You can minimize the Transit card view to see only one card at a time.

**Card Management**  
Here are details on your current Commuter Check Card Prepaid MasterCard® order.

☒ **Commuter Check Card for Transit Details**

 Commuter Check Card

<b>Credit Card Number:</b>	xxxx-xxxx-xxxx-0465
<b>Date of Expiration:</b>	05/10/2014
<b>Date Ordered:</b>	05/11/2011
<b>Date Mailed:</b>	
<b>Date Activated:</b>	05/13/2011
<b>Status:</b>	Active
<b>Balance:</b>	\$20.00

**Activated****History****Report Lost**

Activate – Activate your new card  
History – View details on all your transactions  
Report Lost – Request a replacement for your lost card, which will be closed immediately

Please notify us immediately if you did not receive your card before the beginning of the designated benefit month. You can reach Customer Support at 866-264-2440 on weekdays from 8 a.m. to 8 p.m. EST.

Basic information concerning your card is displayed: the last 4 digits of the card number, expiration date, the balance available on your card and the card status. For questions about your card, please call the number on the back of your card, also displayed on this page.

## c. Options Available

### i. Activate

The first thing you should do upon receiving your card is activate it. You can do that from the Card Management page by clicking on the “Activate” button. You can also call the number on the back of your card.

### ii. Transaction History

Click on the “History” button to view all transactions you made with your card.

### iii. Report Lost

Notify us immediately if your card is lost or stolen by selecting Card Management from the main menu and clicking the “Report lost” button. Your card will be closed immediately. You can also call customer support at 866-264-2440.

## 10. Help Section

Five main categories constitute the Help Section:

1. General Information: displays information related to your commuter benefit, your account and the fulfillment process
2. Frequently Asked Questions: explains how to place an order for the product of your choice and gives additional detailed information
3. Transit Authority Information: find out more about your transit authority by reviewing our transit authority specific information sheets
4. Forms and Support Materials: Based on your company settings, you can find the required forms for filing a claim, the participant user guide, and any other forms that your employer will make available
5. Contact Us: Here you can find contact information for Customer Support

Finally, you can search for any keyword in the Search bar to immediately find the answer to your question.

Search for:

GENERAL INFORMATION	FREQUENTLY ASKED QUESTIONS	TRANSIT AUTHORITY INFORMATION	FORMS & SUPPORT MATERIALS	CONTACT US
<b>Menu</b>				
<b>Results</b>				
<div><div>Ordering Information</div><div>How do I place an order? Can I order the exact pass I use now? What happens after I submit my order? Do I have to remember to place my order each month? How do recurring options work? How can I cancel my order or edit my recurring options? I unchecked all future months, why did I start receiving m How do I know which month I am ordering for and what The system won't accept the payment amount I'm enterin</div><div>Personal Information</div><div>Fulfillment Information</div><div>Returns Information</div></div>		<div><div>How do recurring options work?</div><div>If you place a recurring order, we will automatically process it each month until you delete or change the order. To place a recurring order, select Yes when asked if you would like to receive the order for multiple months. You can uncheck boxes next to any months for which you do not want to receive your order (e.g. if you have scheduled a vacation). If you have multiple products in your shopping cart, you can select recurring options at the product level.</div></div>		
<div>Home   Place Order   My Account   Help</div> <div>© Copyright 2011. Min. Resolution: 1024x768 pixels. Powered by WiredCommute. All Rights Reserved.</div>				