

Commuter Benefits

University of San Francisco
Tuesday, August 27, 2024



Topics

- What Are Commuter Benefits?
- How Can I Use My Funds?
- USF's Commuter Subsidy
- Order Deadline Date
- New Commuters
- How to Log In to Your Edenred Account
- Fulfillment Discrepancies/Credits and Refunds
- Your Clipper Card and Edenred Mastercard
- Q&A

What are Commuter Benefits?

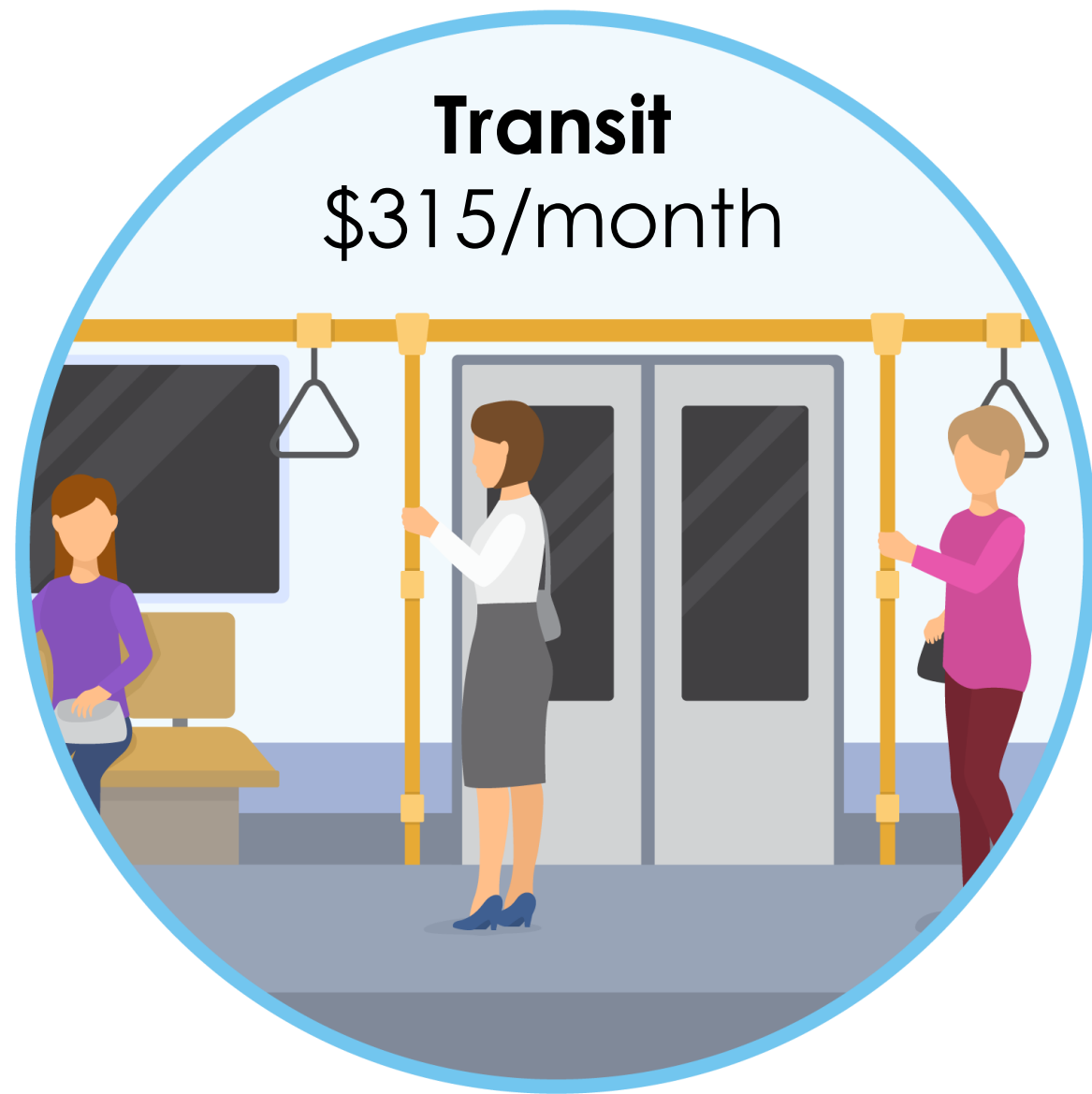
Commuter Benefits are tax-free fringe benefits – authorized by the Internal Revenue Code 123(f) – that allow employees to pay for qualified commuting costs using pre-tax money.

By using tax-free funds to pay for commuting costs, participants can enjoy savings on their income taxes.

Check out our savings calculator

at: www.edenredbenefits.com/foremployees/#calculator

How Much Can You Spend?



Please note:
Clipper Cards can only hold a maximum balance of \$300.

Commutes That Are Covered On Your Plan

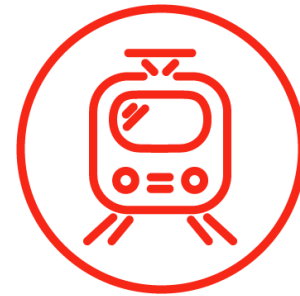


Transit Riders

- Bus
- Subway
- Train
- Light Rail
- Edenred

Mastercard

(payment method for for transit expenses wherever debit cards are accepted)



SF Bay Area

- Clipper Card:
AC Transit, BART, Caltrain,
Golden Gate/SF Bay
Ferry, MUNI, SamTrans,
VTA, and more!



Parkers

- Edenred
Mastercard
(payment method for for transit expenses wherever debit cards are accepted)
- Parking
Reimbursement

Please note:

Transit order funds cannot be used to pay for Lyft/Uber rides, scooter/bike rental or tolls.

Please note:

Parking order funds cannot be used to pay for a USF Parking or Carpool permit.



USF's Commuter Subsidy

Full-time benefits-eligible Faculty and Staff who commute may qualify for USF's Commuter Subsidy contribution of up to \$81 per month.

This subsidy is applied automatically to an eligible employee's order.

The subsidy applies only to **transit** orders, not parking orders.

You can find the subsidy eligibility criteria on the Commuter Benefits page on myUSF: <https://myusf.usfca.edu/human-resources/benefits/commuter-benefits>

Your Order Deadline Date

All transit and parking orders **must** be placed before 8:59pm PT on the 10th of each month for the following benefit month.

For Example:

Your current order cycle is for October Benefit Month.

You would place your order on your Edenred account before 8:59pm PT on Sep. 10.

New Commuters

1. Apply for the Pre-tax Commuter Plan and/or Subsidy benefit by submitting a completed [USF Commuter Plan and Subsidy Enrollment Form](#).
2. Once your form has been processed, you will receive a confirmation email containing your Edenred login details. Be sure to change your password!
3. Place your order on your [Edenred account](#).

There is **one** enrollment form for full-time Faculty and Staff to fill out regardless of subsidy eligibility, as subsidy eligibility is determined when applications are processed.

If you have any questions about logging in or placing an order, please contact Edenred Customer Service.

888-235-9223
Hours: M-F 5am to 5pm PT



How to Log In to Your Edenred Account

Once your Edenred account has been set up:

1. Go to <https://myaccount.edenredbenefits.com>
2. Enter your username (USF email) and password
3. Click **Login**

Do not click on *Setup My Account!*

After you have logged in for the first time and changed your password, you will also be able to log in in the future through Single Sign-On on USFWorks. To do so:

1. Log in to [USFWorks](#)
2. Click **Benefits and Pay**
3. On the next page, in Suggested Links, click **Edenred (Commuter Benefits)**

Your Benefits Account

[Setup My Account](#) +

user@usfca.edu

.....

Login

Remember My Login

[Forgot your username?](#) [Forgot your password?](#)

Fulfillment Discrepancies

When an order cannot be processed, we define it as a Fulfillment Discrepancy.


Three most common reasons:

- 1) Incorrect Clipper Card account number provided
- 2) Clipper Card balance has reached its limit (\$300)
- 3) Edenred Mastercard balance has reached its limit (\$1,000)

In the case of a fulfillment discrepancy:

- Subsidized portion of the order is returned to USF
- Funds over the subsidized portion of the order go to the your Edenred account (Employee Account) and are auto-applied to the next order, once the subsidy has been applied, if applicable

Your Order Communications




! Your Commuter Benefits Order Deadline Is Next Week

Dear [Participant Name],


This is a reminder that you have until [date] to change your order for the [date] benefit month. Any orders changed after [date] will apply to the [date] benefit month.

If you would like your order to be placed automatically each month, visit your [commuter benefits portal](#), select your order, and set it to be placed automatically each month.

Thank you,
Customer Support
Edenred Benefits
888.235.9223


Are you enjoying our app?  Leave a review and let us know how we're doing.

Download it today on the App Store or Google Play



Standard text messaging and/or data rates from your wireless service provider may apply.

Order reminder – non-recurring
Sent 7 days prior to ordering deadline



! Your order has been updated

Dear [Participant Name],

We noticed changes were made to your pending [date] Transit order. You will have until [date] to make any additional changes. Any changes made after [date] will apply to the [date] benefit month.

[date] Transit Pending Order Details

Product	Qty	Price
Commuter Benefits Prepaid Mastercard® Commuter Benefits Prepaid Mastercard®	1	\$300.00
Total Estimated Cost:		\$300.00


For more details on your pending order, or to make changes, visit your [commuter benefits portal](#).

Thank you,
Customer Support
Edenred Benefits
866.512.8769

The Commuter Benefits Prepaid Mastercard is issued by The Bancorp Bank, N.A., pursuant to license by Mastercard International Incorporated. The Bancorp Bank, N.A., Member FDIC. Cards may only be used for qualified commuter benefit purchases in accordance with IRS Tax Code 132(f). No cash or ATM access.

This card may not be used everywhere Debit Mastercard is accepted. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Order Content Change Notification
Sent when you make a change to an existing order



! Your Commuter Benefits Order Could Not Be Fulfilled

[Dear Participant Name],

We are sorry to inform you that we were unable to fulfill your [date] Transit order. Please review the fulfillment discrepancy details below for additional information.

[date] Transit Order Discrepancy Details

Product	Qty	Price
RidePal RidePal Direct Pay Amount: 120	1	\$120.00

Fulfillment Discrepancy Detail:
Reason: Provider cannot locate account.
Resolution: Please have them update account with Ridepal.
Corrective Action: A credit will be processed to the shopping cart for future use.

Thank you,
Customer Support
Edenred Benefits
888.235.9223

Fulfillment Discrepancy
Sent when your order cannot be fulfilled



Credits and Refunds

In accordance with IRS Treas. Reg. section 1.132-9(b) and IRS Information Letter 2019-0002, any remaining balance on an Edenred Mastercard that includes employee contributions and/or employer subsidy is **not** refundable to you should you leave employment (either voluntarily or involuntarily) or stop participating in the plan.

This is an important reminder to place your Commuter Benefits orders for the month in which you will use them.

You are responsible for managing your Edenred account.



Your Clipper Card and Edenred Mastercard

Clipper Card

You can place a transit order to go onto your Clipper Card (BART, MUNI, Caltrain, E-Cash) directly on your Edenred account. When placing your order on your Edenred account, you just enter (or verify) your Clipper Card account number (on the back of the card), enter the amount, and we will load your card.

Please remember to enter your new Clipper Card account number if your card changes. This includes when switching from a physical to a digital Clipper Card and vice versa.

Edenred Mastercard

Or you can also place a transit order to be go onto an Edenred Mastercard, and use that card as a payment method to:

- 1) Add funds onto your Clipper Card
- 2) Use for other forms of public transportation



Your Clipper Card

You can load \$300/month onto your Clipper Card.

Please note: A Clipper Card can hold a max. balance of \$300.

If you have a question about your balance or transaction, you can:

- Call the Clipper Customer Service Center at 877-878-8883 and use the automated phone service to hear your balance and your last 10 transactions.
- Log in to your regular [Clipper account](#) to see your balance and download a transaction history.

If you have a question about your load amount or timing, please contact Edenred Customer Service.

888-235-9223
Hours: M-F 5am to 5pm PT



Your Edenred Mastercard

The Edenred Mastercard can be loaded with Transit and Parking Funds, and you can use it for either, as long as there are sufficient funds in the “purse” you are using.

Your card balance and transaction information is readily available on your Edenred dashboard and mobile app. Alternatively, you can contact Edenred Customer Service, and they can provide you with that information.

You can load \$315/month for transit and \$315/month for parking onto your Edenred Mastercard.

The maximum amount of funds that can be held on your Edenred Mastercard is \$1,000. If you have a high balance on your card, we encourage you to:

- 1) Spend down your funds
- 2) Halt recurring orders that may result in fulfillment discrepancies



Thank you

Questions?



edenred