

COMMUTER BENEFITS

PARKING AND TRANSIT BENEFITS PLANS



The Commuter Benefit Plan allows you to set aside pre-tax dollars from your paycheck to use on qualified transit and parking expenses you incur while getting to and from work. Mercer Marketplace's Commuter Benefits will meet your needs whether you drive to work, take public transportation, or both.

Transit Benefit

Common expenses include train, bus, ferry and light rail fares (e.g., subway, metro, trolley). Some ineligible expenses include mileage, tolls, fuel and auto maintenance. The IRS mandates a monthly maximum pre-tax benefit for Transit Benefits which can be found on IRS Publication 15-B.

Parking Benefit

You can use the Parking benefit to pay for parking expenses at or near your workplace or at the transit center (e.g., rail station). The IRS mandates a monthly maximum pre-tax benefit for Parking Benefits which can be found on IRS Publication 15-B.

Accessing your Transit and Parking Funds is easy

You can use your Mercer Marketplace Benefits Card at Parking facilities nationwide.

The Benefits Card is also accepted at Transit authorities or designated transit centers where only transit and vanpool passes, tickets and fare cards are sold. For

compliance reasons, locations such as retail stores who also sell transit passes or cards and transit station sundry shops will not accept the Benefits Card.

No receipts are necessary when you use your Benefits Card with your Transit/Parking benefit, just swipe and go.

If you incurred out-of-pocket Parking or Transit expenses while traveling to and from work simply submit a claim using the Mercer Marketplace participant portal, www.yourflexbenefit.mercermarketplace365.com, or via the "Your Flex Benefits" mobile app. Be sure to keep a copy of your receipts to submit with your claim. You should consult your plan for specific claim filing deadlines.

Your Commuter Benefits are flexible

The Commuter Benefits are monthly benefits, meaning your election amount can be changed each calendar month to meet your specific needs. Do you take the bus to work in the winter and drive in the summer? You can adjust your monthly election amounts to contribute only the amounts you need for each month, up to the IRS maximum.

In addition, you can elect to enroll in both a Transit and Parking Benefit Plan, each with a separate monthly maximum, if you incur both types of expenses getting to and from work.



CONTACT INFORMATION

Mercer Marketplace Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

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Web: www.yourflexbenefits.mercermarketplace365.com