



Commuter Choice  
Transit Accounts





## **Benefit Strategies, LLC is now part of Voya Financial®**

You'll start to notice more co-branding on our materials, portals and website. This is expected to be a seamless transition with no changes to products, platforms, or points of contact.





## Commuter Choice

### Transit Account

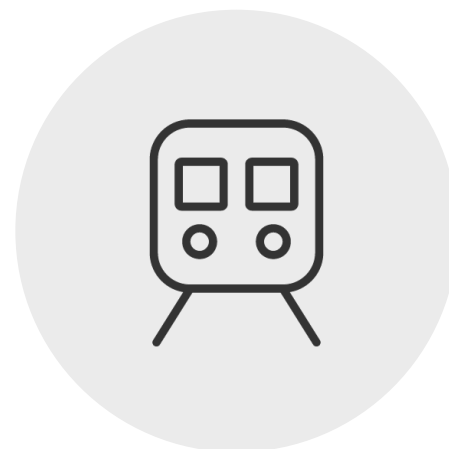
For your work-related mass transit costs.

Examples:

Subway, Train, Bus, Ferry, Qualified Commuter Vehicle (i.e., van pools meeting this definition), UberPool and Lyft Shared Ride

Not Eligible:

Taxi, regular Uber and Lyft





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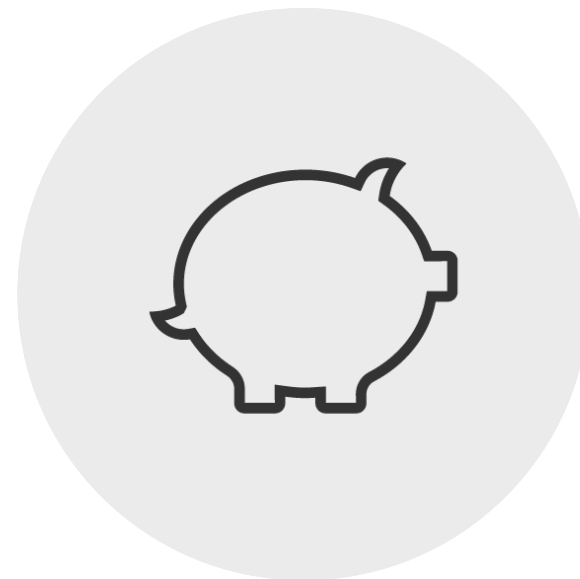
## Why Enroll in Commuter Choice?

Give yourself a **raise!**

Increase your spendable income by reducing the amount you pay in taxes.

You don't pay federal or FICA taxes on Commuter Choice funds.

Participants save on average \$27 in taxes on every \$100 set aside in a Commuter Choice account





## How You Save

	Before Enrolling in Commuter Choice (After-Tax)	After Enrolling in Commuter Choice (Pre-Tax)
Annual Earnings	\$36,000	\$36,000
Annual Commuter Choice Election Amount	\$0	-\$3,000
<b>Taxable Income</b>	<b>\$36,000</b>	<b>\$33,000</b>
Approximate Taxes Paid = 27.65%	-9,954	-\$9,125
<b>Annual tax savings by enrolling in Commuter Choice →</b>		<b>\$829</b>



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## Understand The Transit Account

For your work-related transit costs for transit passes, tokens, fare cards or vouchers for mass transit.

Mass Transit Examples: Subway, Train, Bus, Ferry, Qualified Commuter Vehicle (i.e., van pools meeting this definition), UberPool and Lyft Shared Ride

Not eligible: Taxis, regular Uber and Lyft

### Here's How It Works

1. You determine how much you spend monthly on your work-related transit expenses.
2. The federal government sets a pre-tax maximum monthly election amount each plan year.

**Transit: \$280**

3. Your election amount will be deducted from your paycheck.



## Using Your Commuter Funds

Funds are available as the money accumulates through payroll deduction.



- Use the Benefit Strategies Debit Card to purchase transit passes, tokens, fare vouchers and transit cards. You can also use it as the payment method to re-load funds to your transit system's card.
- Using your own funds and submitting for reimbursement is not permitted for Transit Accounts per federal regulations



Start at [benstrat.com](https://benstrat.com)

1. On the Home Page, hover on "Individual Login" in the top right corner.

2. Choose Reimbursement and Savings Accounts

3. You will be re-directed to the secure login page. Enter your username and password.

## Online Account Access

benefit strategies

### Login

Existing User?	New User?
Login to your account	<a href="#">Create your new username and password</a>
Username <input type="text"/>	<a href="#">Forgot Username?</a>
Password <input type="password"/>	<a href="#">Forgot Password?</a>
<input type="button" value="Login"/>	

**New Users Click Here!**

Contact Us - Call Consumer Relations Team at (603) 647-4666, Toll Free at (888) 401-3539 or Email us at [info@benstrat.com](mailto:info@benstrat.com)

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Use the **I Want To** buttons for quick actions and information.

The **Accounts** tab leads you to more plan details and plan management.

The **Tools & Support** tab is where you access plan related brochures, forms and links to helpful information.

The **Message Center** lets you view notices we've sent and set your communication preferences.

View the Home Page **Tasks** area to find important actions you need to take.

## Navigating Your Online Portal



Home

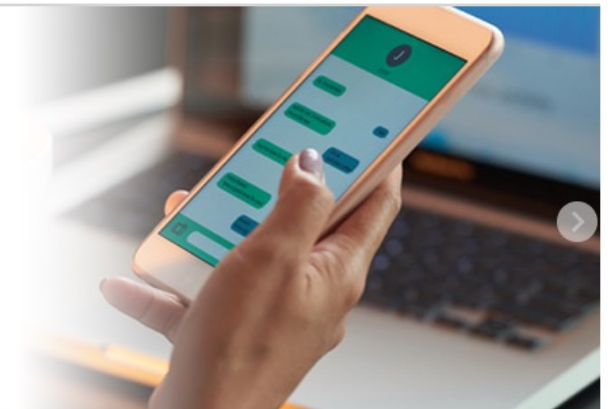
Accounts

Tools & Support

Message Center

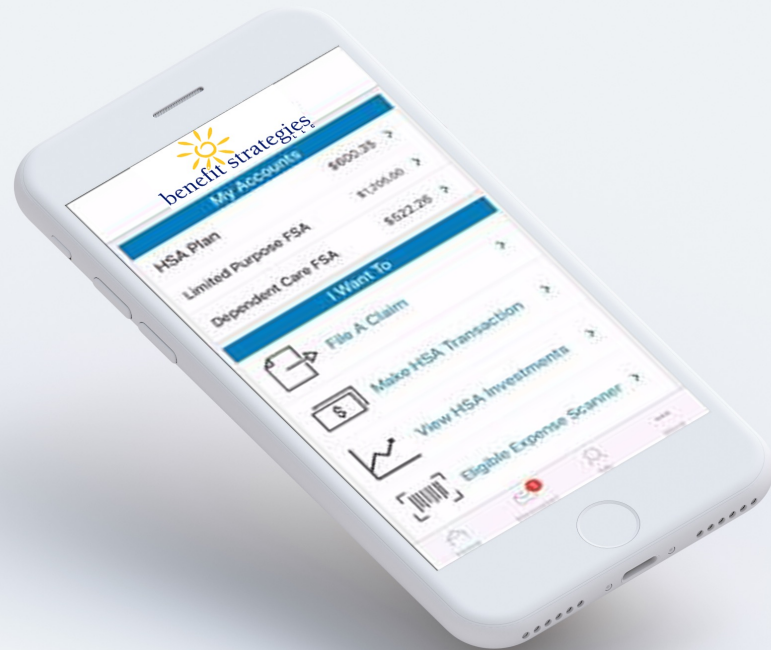
Have you tried our Award-Winning Chat Feature?  
Go to [benstrat.com](https://benstrat.com) to live chat with one of our agents!

Or text the number on the back of your card



I Want To:

**Navigation help can be found in the Resources area of [benstrat.com](https://benstrat.com).  
View your plan's Quickstart Guide and Consumer Portal Overview video.**



## Mobile Account Access

Download the Benefit Strategies mobile app from your app store. Log in the first time with your online portal username and password and set a PIN.

Almost all the information and actions available in the online portal are on the mobile app!

Watch the mobile app video located in the Resources/Videos area of [benstrat.com](http://benstrat.com).

## Customer Service

Mon → Thurs: 8:00am – 6:00pm ET

Friday: 8:00am – 5:00pm ET

**Online Chat:** [benstrat.com](http://benstrat.com)

**Text-To-Chat:** 888-401-3539

**Toll Free:** 888-401-3539

**Email:** [info@benstrat.com](mailto:info@benstrat.com)

Language translation service available for calls and chats during regular business hours

(Automated system available through toll free number at all times)



# Have Questions?

We've got you covered.

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