



Transportation and Parking Plan



3510 Irwin Simpson Road, Mason, OH 45040
Tel: 513.459.9997 | 800.982.7715 | Fax: 513.459.9947 | 888.245.8452
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Save 25-40% on Your Work-Related Transportation And Parking Expenses!

The SmartCommuter Transportation and Parking Plan is designed to save you money on the costs of commuting to and from work. You may set aside tax-free dollars to pay for the cost of parking your car or for the costs of riding the bus or other public transportation.

Just submit a claim form for your parking garage, public transportation or vanpool vouchers or passes...even your work-time metered parking expenses are eligible. You'll receive your reimbursement quickly.



The plan is easy to use and you'll always know how much is in your account. Just log into our website www.chard-snyder.com to find a claim form, check your plan balance, the history of a claim or the status of a claim.

You Can Plan for Maximum Savings

You may contribute up to the IRS maximum annual amount for public transit passes, parking or vanpooling costs into your Transportation and Parking Plan and save on every dollar you spend. Remember, you cannot claim more than the monthly limit and you must have available funds in the account at the time a claim is submitted. The IRS requires that all claims must be filed within 180 days of spending the money.

If your commuting circumstances change, your human resources department can tell you how to enroll, change or stop your deduction according to your plan rules.

Watch our 3-minute video to see what a SmartCommuter Transportation and Parking Plan can do for you! Go to: www.chard-snyder.com

Savings Example

| | With Plan | No plan |
|--|-----------|---------|
| Monthly pay | \$4,000 | \$4,000 |
| Tax-free contribution to plan | -200 | 0 |
| New taxable amount | 3,800 | 4,000 |
| Taxes withheld from pay* | -1,142 | -1,202 |
| After-tax expenses | 0 | -200 |
| Net income | \$2,658 | \$2,598 |
| Tax Savings = \$60 per month! | | |
| <small>* Savings will vary based on tax bracket. Example shown calculated at 7.65% social security, 17.4% federal and 5% state income tax savings.</small> | | |

Go to
www.chard-snyder.com
and use
our tax-savings
calculator to determine
YOUR annual savings

Save On All These Commuting Expenses...



Parking

- | | |
|----------------------------|----------------------|
| Parking lots | Parking garages |
| Street parking | Your vanpool vehicle |
| Your personal car | Your personal van |
| Your motorcycle or scooter | Your carpool vehicle |

Once you enroll...

To access your account online after the first day of your plan year, go to www.chard-snyder.com. You can check your account balance, check the status of claims and access the forms you need.

If you prefer, call customer service at 513.459.9997 or outside the greater Cincinnati, OH area, call 800.982.7715.

Transit Passes

- | | |
|-------|----------------|
| Bus | Trolley |
| Ferry | Commuter train |

Pay for any pass, token, farecard, voucher or similar item that allows you to use a mass transit system.

Vanpooling

Sign up to be part of an existing vanpool through your local RideShare organization or you can start your own vanpool! A vanpool requires:

- A vehicle seating six or more adults (not including the driver)
- Most trips to carry at least one-half of the adult capacity of the vehicle (not including the driver)
- Eighty percent of the van's mileage use to be for purposes of going to and returning home from work



Check out our mobile-friendly website!

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Monthly Expense Estimate Transportation and Parking

See your enrollment form or the Chard Snyder website, www.chard-snyder.com for current allowable maximum contributions.

Parking Expenses

(Total parking expenses cannot exceed IRS maximum per month)

| | Current Monthly Expenses |
|--|--------------------------|
| Parking Garage/Lot Fees | \$ _____ |
| Metered Parking Fees | \$ _____ |
| Other _____ | \$ _____ |
| Deduct Employer Contributions (if offered) | (\$ _____) |
| Total Parking Expenses | \$ _____ |

Mass Transit and Vanpooling Expenses

(Total Mass Transit and Vanpooling expenses may not exceed IRS maximum per month)

| | Current Monthly Expenses |
|--|--------------------------|
| Public Mass Transit Expenses (bus, train, subway, ferry, etc.) | \$ _____ |
| Vanpooling Expenses | \$ _____ |
| Other _____ | \$ _____ |
| Deduct Employer contributions (if offered) | (\$ _____) |
| Total Mass Transit Expenses | \$ _____ |

SmartCommuter is a national program sponsored in Cincinnati, Ohio by



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