

SmartBenefits[®]

Commuter Benefits Program

NEW ADMINISTRATOR TRAINING

Al Watson & Jim Bongiorno
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wmata.com/smartbenefits



Agenda

Commute for Less with SmartBenefits®

How Does It Work? (includes a demo)

News You Can Use

Customer Service

Q&A



What is SmartBenefits®?

- SmartBenefits is a simple, fee-free way for employers to allow employees to commute tax-free*.
- Employers may offer SmartBenefits as a direct employee benefit, a pre-tax payroll deduction, or a combination of both.
- 2020 IRS Monthly Commuter Benefit Maximums
 - Transit: \$270 per month
 - Parking: \$270 per month



* IRS Qualified Transportation Fringe Benefits: 26 USC Section 132(f). Speak with your tax advisor.



Sample Employee Tax Savings

EMPLOYEE SMARTBENEFITS® SAVINGS	TRANSIT ONLY \$270 / MONTH	PARKING ONLY \$104 / MONTH	TRANSIT & PARK \$374 / MONTH
Annual Benefit or Payroll Deduction	\$ 3,240	\$ 1,248	\$ 4,488
Federal Income Tax 22.00%	(713)	(275)	(988)
FICA: Social Security 6.20%	(201)	(78)	(279)
FICA: Medicare 1.45%	(47)	(19)	(66)
State Income Tax 7.00%	(227)	(88)	(315)
EMPLOYEE TAX SAVINGS	\$ (1,188)	\$ (460)	\$ (1,648)
Net Cost to Employee	\$ 2,052	\$ 788	\$ 2,840

An employee who travels from an end-of-line station and parks at a Metrorail station and commutes downtown could save nearly \$1,700 a year in taxes.

- Commuter Benefits & Taxes*
 - Employees: Not taxed
 - Non-Profit Employers: Not taxed
 - For-Profit Employers: Not deductible against income, but employers avoid ~11 cents in payroll taxes for each commuter benefit dollar.
- SmartBenefits complies with the [DC Commuter Benefits Law](#)

* Per IRS Qualified Transportation Fringe Benefits: 26 USC Section 132(f). Speak with your tax advisor.



How does it work?

Your monthly SmartBenefits® order is automatically sent to:

- Each employee's *registered* SmarTrip card, and/or...
- Each employee's SmarTrip account to purchase passes for any system that accepts SmarTrip cards, and/or...
- Third-party transit providers selected by each employee to ride on MARC, VRE, vanpools and more (See Slide 7 on Self-Service)

Employees must tap their SmarTrip® card to a SmarTrip target to claim the portion of the benefit sent to their card



Anatomy of a SmarTrip® Card



Pre-Tax SmartBenefits® Funds

- Transit Benefit Restrictions
 - Metrorail & Metrobus
 - Regional Bus Partners
- Parking Benefit Restrictions
 - Metrorail Parking Lots Only

After-Tax Funds


- Personal Stored Value Purse
 - No Use Restrictions



Getting Started with SmartBenefits®

✓Prepare

- Identify your employees' transit and Metrorail parking needs
- Consider how you'll treat unused benefits: Rollover vs. Non-Rollover
- Consider your order payment method: ACH or Credit Card
- **Open a SmartBenefits® Account at wmata.com/smartbenefits**
- Collect *registered* SmarTrip® card numbers, name & benefit amount
- Configure your SmartBenefits® account and assign monthly benefit (1st thru 15th)



Your account executive will help you prepare

✓Timing

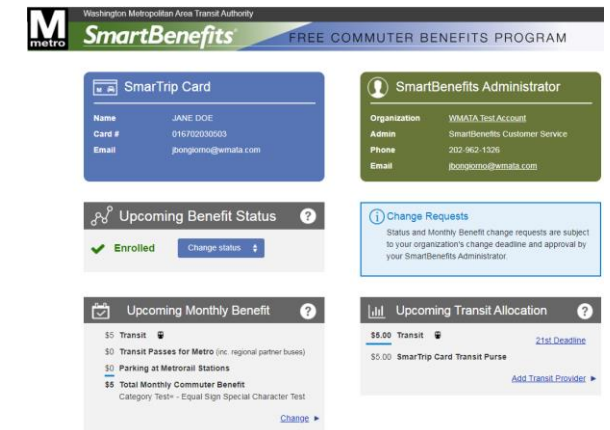
- Order placed automatically on the 15th at 11:59 pm ET
- Payment due the first business day after the 15th
- Benefits are available on the 1st of the upcoming month



Take Advantage of SmartBenefits® Self-Service

Let Your Employees Do the Work

- Employees can manage their SmartBenefits experience using the SmartBenefits Dashboard linked to their SmarTrip account
- Using SmartBenefits Self-Service employees can:
 - [Enroll in SmartBenefits](#) if you provide your SmartBenefits Organization Code (approve each request with two clicks on the SmartBenefits Enrollment tab)
 - [Request changes to their benefit status and monthly benefit](#) if you opt in for Self Service (approve each request with two clicks on the SmartBenefits Change Requests tab)
 - [Allocate their transit benefit](#) to MARC, VRE, MTA Commuter Bus, MetroAccess, and over 100 vanpools (no employer approval required)
 - Reassign benefits from a lost or damaged SmarTrip card to a replacement card (no employer approval, but reassign required if there's a Transit Pass Benefit refund)



Each link above takes you to a training video. Click [here](#) for our entire training playlist.



How Does It Work? SmartBenefits Self-Service >>> Online Enrollment

Card Summary

Card Information

Card Nickname: 2 Enroll 1st Time

Card Number: 02144

Current Card Status: Active

Stored Value: \$0.00

ADD VALUE

Value available for public transit and parking.
Stored Value may not reflect recent transactions.

Passes

ADD PASS

History

- » Order History
- » Product Delivery History
- » Use History
- » MyTripTime Dashboard

Card Management

- » Report Lost or Damaged Card
- » Update Card Information
- » Delete Card From Account

SmartBenefits

» Join SmartBenefits



SmartBenefits®

FREE COMMUTER BENEFITS PROGRAM

Enrollment Request

Instructions:



1. Ask your organization for their SmartBenefits Organization Code.
2. Estimate your monthly commuting costs.
3. Start your enrollment request by entering the Organization Code.


Organization Verification

Enter Your Organization Code

Organization Code

Submit

☐ I have read and agree with the SmartBenefits [terms and conditions](#).

- To avoid keying in 20 digit SmarTrip card numbers, let your employees enroll online.
- Just provide your employee with your Organization Code (see Account Admin/Self-Service). The employee clicks Join SmartBenefits from their SmarTrip account and then follows the prompts (instructions are under , at wmata.com/sbselfserve and on this [training video](#))
- You'll receive an email notification up to 3x a month if there's a pending self-service request
- Each employee receives an email notification once a request is approved or rejected. The email includes the SmartBenefits kick-off date. Also, "Join SmartBenefits" becomes "Manage SmartBenefits".



How Does It Work? SmartBenefits Self-Service >>> Change Request

Card Summary

Card Information

Card Nickname: SmartBenefits Test

Card Number: 00029

Current Card Status: Active

Stored Value: \$17.05 [ADD VALUE](#)

Value available for public transit and parking.
Stored Value may not reflect recent transactions.

Passes

[ADD PASS](#)

You currently have no loaded passes.

History

- » Order History
- » Product Delivery History
- » Use History
- » MyTripTime Dashboard

Card Management

- » Report Lost or Damaged Card
- » Update Card Information
- » Delete Card From Account

SmartBenefits

» Manage SmartBenefits

SmartBenefits® [Learn more](#)

SmartBenefits® available for on-line purchases:

Name	Benefit Type	Period End Date & Time	Period Initial Value	Period Value Remaining
Transit Pass	Rollover	02/01/2020 12:00 AM	\$20.00	\$9.50

SmartBenefits® available for use:

Name	Status	Period	Period End Date & Time	Period Initial Value	Period Value Remaining
SB Transit Full Fare: Non-Rollover	Active	Calendar Monthly	02/01/2020 12:00 AM	\$4.00	\$4.00

SmartBenefits®

FREE COMMUTER BENEFITS PROGRAM

SmarTrip Card

Name JAMES BON

Card # 00200000029

Email jbon@wmata.com

SmartBenefits Administrator

Organization [WMATA Test Account](#)

Admin SmartBenefits Customer Service

Phone 202-962-1326

Email jbongiorno@wmata.com

Upcoming Benefit Status

✓ **Enrolled** [Change status](#)

Upcoming Monthly Benefit

\$5 Transit

\$0 Transit Passes for Metro (inc. regional partner buses)

\$0 Parking at Metrorail Stations

\$5 Total Monthly Commuter Benefit

Category Test= - Equal Sign Special Character Test

[Change](#)

Upcoming Transit Allocation

\$5.00 Transit

21st Deadline


\$3.25 SmarTrip Card Transit Purse

\$1.75 WMATA Van Pool Test Account

[Add Transit Provider](#)

Change Requests


Status and Monthly Benefit change requests are subject to your organization's change deadline and approval by your SmartBenefits Administrator.

- The change button and link are only available if you opt-in for Self-Service under Account Admin/Self-Service
- Employee instructions under , at wmata.com/sbhowto and on this [training video](#).



How Does It Work? SmartBenefits Self-Service >>> Transit Allocation



SmartBenefits® FREE COMMUTER BENEFITS PROGRAM


 **SmarTrip Card**


Name	JAMES BON
Card #	00200000029
Email	jbon@wmata.com

 **SmartBenefits Administrator**



Organization	WMATA Test Account
Admin	SmartBenefits Customer Service
Phone	202-962-1326
Email	jbongiorno@wmata.com


 **Upcoming Benefit Status** 

 **Enrolled** [Change status](#)

 **Change Requests**



Status and Monthly Benefit change requests are subject to your organization's change deadline and approval by your SmartBenefits Administrator.





 **Upcoming Monthly Benefit** 

\$5	Transit 
\$0	Transit Passes for Metro (inc. regional partner buses)
\$0	Parking at Metrorail Stations
\$5	Total Monthly Commuter Benefit


Category Test= - Equal Sign Special Character Test

[Change](#)

 **Upcoming Transit Allocation** 

\$5.00	Transit 	21st Deadline
\$3.25	SmarTrip Card Transit Purse	
\$1.75	WMATA Van Pool Test Acc...	  

[Add Transit Provider](#)

- Transit Allocation allows employees to allocate their Transit benefit to transit providers that do accept SmarTrip cards like MARC, VRE and vanpool operators
- In the example \$1.75 has been allocated to the WMATA Van Pool Test Account which means only \$3.25 will be sent to the employee's SmarTrip card
- Employees can edit or delete an existing allocation or add a new transit provider through the 21st of each month
- Employee instructions are under  and at wmata.com/sbhowto and on this [training video](#)



Card Summary

Card Information

Card Nickname: SmartBenefits Test

Card Number: 000294070

Current Card Status: Active

Stored Value: \$17.05 [ADD VALUE](#)

Value available for public transit and parking.
Stored Value may not reflect recent transactions.

Passes [ADD PASS](#)

History

- » [Order History](#)
- » [Product Delivery History](#)
- » [Use History](#)
- » [MyTripTime Dashboard](#)

Card Management

- » [Report Lost or Damaged Card](#)
- » [Update Card Information](#)
- » [Delete Card From Account](#)

SmartBenefits

- » [Manage SmartBenefits](#)

Report a Lost or Damaged SmarTrip Card

1. While it's not a requirement, the process is faster if you already have a replacement card ... one that has not previously been used with SmartBenefits
2. Login to your SmarTrip account
3. Click on the card #
4. On the Card Summary page, click Report Lost or Damaged Card and follow the prompts to deactivate the old card and identify the replacement card.
5. By the next day, the personal stored value and SmartBenefits on the old card will be transferred to the replacement card with one exception: The pro-rata refund of a lost Metro pass purchased with SmartBenefits must be manually reassigned by a SmartBenefits Administrator.



The SmartBenefits® Employer Web App Demo



Everything's in the User Guide

- Click on Help to View It
- Examples Illustrate Each Key Step

Process Walkthrough

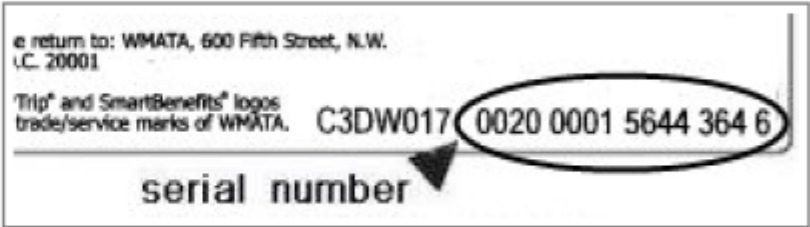
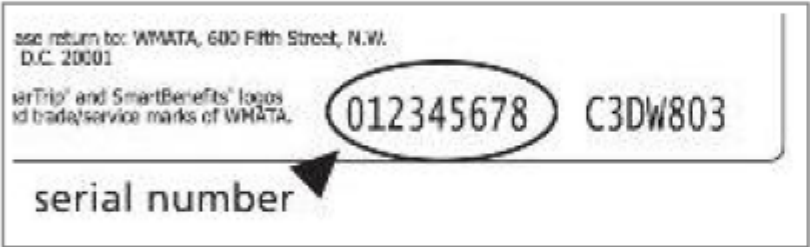
- Set-up Benefit Categories (pg.4)
- Add and Update Employees "Manually" (pg.8)
- Reassign Benefits for Lost/Damaged Card (pg.12)
- Self-Service Configuration (pg. 19)
- Processing Self-Service Change Requests (pg. 5)
- Review Order and Reporting Features (pg.21)



Anatomy of a SmarTrip® Card (part 2)

SmarTrip® Card Serial Number Format

The serial numbers are on the bottom right hand corner on the back of each card. There are four types of SmarTrip® cards. The most common starts with 0167 (highlighted below). You enter card serial numbers without spaces during the Add Employee process.



Tip: You do not need to worry about card #s if you opt in for SmartBenefits Self-Service



Anatomy of a SmarTrip® Card (part 3)



Smartrip Payment Priority

1. Pass
2. SmartBenefits
 - a. Monthly Credits (15-Min Grace Period & Rush Hour Promise)
 - b. Non-Rollover Monthly Benefit
 - c. Rollover Monthly Benefit
 - d. Reassigned Benefits (e.g., from lost to replacement card)
3. Personal Stored Value



SmartBenefits Balance Display

- Faregates/boxes & parking gates show the balance of the purse charged
- SmarTrip Online shows all balances
- Fare vending machines show the balance of the stored value purse



Important Dates

- Most Changes Limited to 1st thru 15th (11:59pm ET)
- Only Actions Allowed After the 15th
 - Retrieve / Restore Benefits
 - Reassign Benefits
 - Distribute SmartBenefits Anytime Funds
- Order Deadline: 15th
(Deadline the same for weekends/holidays. System up 24/7.)
- Payment Due 1st Business Day After Your Order Deadline
(WMATA-Originated ACH Offers Automatic Payment Processing)
- Any prior month credits due applied by the 5th business day



Take Advantage of the Monthly Checklist on the SmartBenefits Web App Home Page



Tip: Rail Credits and Lower Parking Fees

Rush Hour Promise & Grace Period Credit for SmartBenefits®

- All credits for the past month are applied on the 1st to properly track tax-advantaged dollars
- Credit balance displayed on rail faregates and bus fareboxes before normal SmartBenefits balance
- Learn more at wmata.com/promise and wmata.com/graceperiod

Lower Metrorail Rider Parking Fee

- Popular Metrorail parking garages charge a higher fee to parkers that do not ride Metrorail
- To avoid the higher parking fee, use your SmarTrip card to travel on Metrorail and pay for parking
- Remember to set up a Parking Benefit Type for employees that park at Metrorail garages
- Learn more at wmata.com/parking



Tip: Save with Unlimited Ride Passes

Monthly Unlimited Pass Features (formerly SelectPass)

- Monthly Unlimited Metrorail and Unlimited Regular Metrobus*
- Available via your SmarTrip account (not at fare vending machines)
- Monthly savings if you commute 22 days a month using Metrorail and Metrobus
 - \$2.00 one-way fare price point: **Save \$84**
 - \$6.00 one-way fare price point: **Save \$116**
- SmartBenefits Transit Purse or Stored Value automatically charged for fares above the price point

Requires the 'Transit Pass' Benefit Type

- See this [flyer](#) for a list of Metro passes and transit pass benefit instructions

* A 7-Day Regional Bus Pass, a transit pass benefit, or stored value is still required to ride non-Metro buses that accept SmarTrip.



Tip: SmartBenefits® Anytime

- AnyTime allows you to send benefits after the normal SmartBenefits deadline to:
 - New or existing employees
 - Interns or other short-term employees
- SmartBenefits AnyTime funds remain available until used (like a bank account)
- Simple to Set-Up
 - Order anywhere from \$1 to \$10M in Anytime funds by the 15th of the month
 - The funds are available for use on the 1st day of the next month
 - Assign to employee SmarTrip® cards as either rollover or non-rollover for both transit and parking benefit types
 - Typically takes one day to load to your employee's SmarTrip card

No
Time
Limit!



We are here to help

Online

- [Customer Support & FAQ](#)
- [SmartBenefits Web App Training Videos](#)

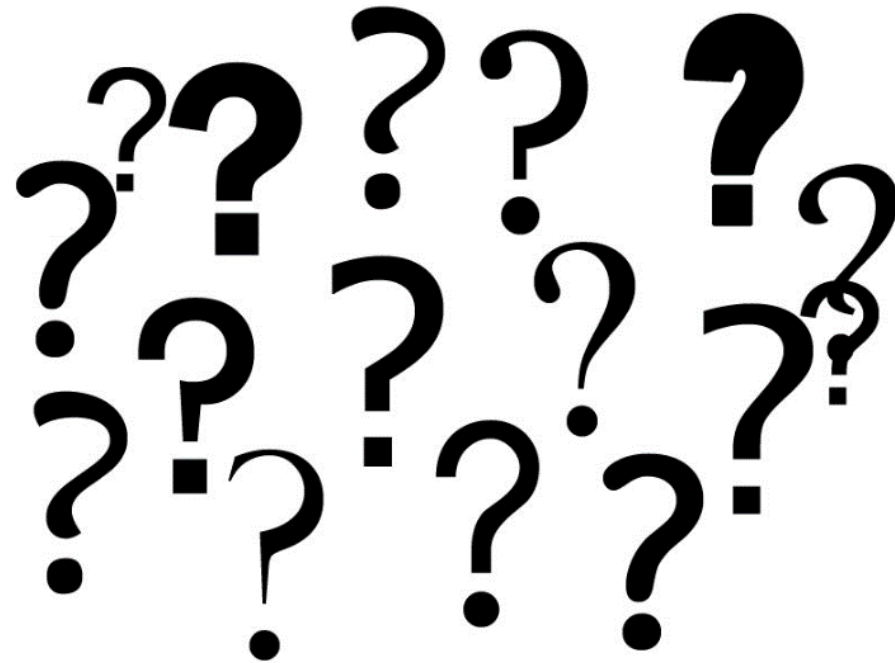
SmarTrip Customer Support

- Employers: 202-962-1326 (have your SB account # ready)
- Employees: 1-888-SMARTRIP (have your ST card # ready)
- email: smartrip@wmata.com
- Hours: 7 AM - 8 PM ET Monday – Friday

SmartBenefits Account Executives



Questions



Thank you for your time

SmartBenefits[®]

Smart for Employers.
Smart for Employees.
Smart for You.



wmata.com/smartbenefits

smartbenefits@wmata.com

