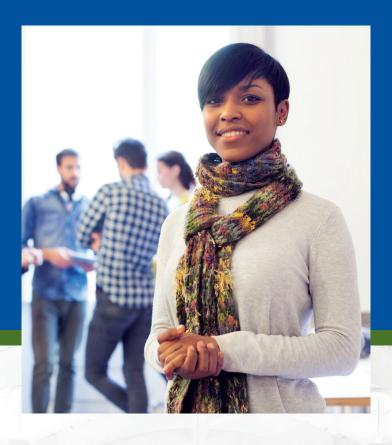
# SmartBenefits'

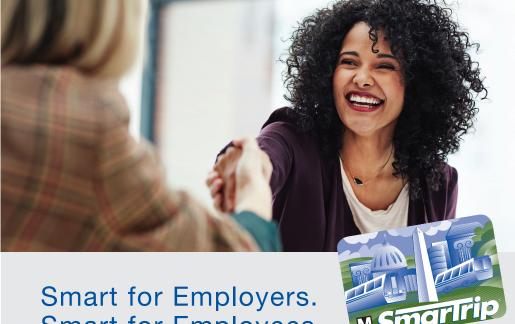
FREE COMMUTER BENEFITS PROGRAM



A simple, fee-free way to save thousands in payroll taxes.



wmata.com/smartbenefits



Smart for Employers.

Smart for You.

SmartBenefits® is a fee-free way for employers to save on payroll taxes while allowing employees to commute tax free in DC, Northern Virginia and Southern Maryland.

Employees can use SmartBenefits® to pay for transit and parking tax free, anywhere Metro's SmarTrip® card is accepted, including at Metrorail parking lots. They can also use SmartBenefits® to pay for MARC, VRE and MTA Commuter Bus passes, as well as MetroAccess. Hundreds of vanpool operators accept SmartBenefits®, too.

You can offer SmartBenefits® as a direct employee benefit, a pre-tax deduction, or a combination of both. But no matter how you offer it, SmartBenefits® is a powerful tool for helping you recruit, retain and motivate employees.

It's easy to enroll and there are no ongoing fees.

#### **ENROLLMENT IS EASY**

## What's in it for Employers?



**Tax Savings.** Employers can save hundreds of dollars per employee in payroll taxes.



**Local Incentives.** Maryland employers can save even more with the Commuter Choice Maryland Benefits Program and Montgomery County's FareShare Program.



**Compliance with DC Law.** DC employers with 20+ employees can use SmartBenefits® to comply with the commuter benefits law.



**No Fees.** Unlike third-party administrators, Metro offers SmartBenefits<sup>®</sup> free of charge.



## What's in it for Employees?



**Tax Savings.** An employee who takes advantage of the maximum transit and parking benefit can save thousands.



**Convenience.** SmartBenefits® are automatically delivered to your employees' existing SmarTrip® cards. Employees can also reallocate transit benefits for use on MetroAccess, MARC, VRE, MTA commuter buses, registered vanpools and independent bus services.



**Local Incentives.** Fairfax County employees can take advantage of SmartBenefits® Plu\$50.

### Considering a third-party administrator (TPA)?

- TPAs charge a fee for their services. SmartBenefits® is fee-free.
- SmartBenefits® is managed locally by transit benefit experts.
- Some TPAs offer debit cards that let you transfer tax-advantaged funds directly to a SmarTrip® card. In that case, the funds for transit and parking are commingled. Consult your tax advisor before choosing that approach.



## **SmartBenefits**<sup>®</sup>

#### IS A WIN-WIN-WIN

- Employers save thousands in payroll taxes.
- Employees commute tax free.
- Benefits managers enjoy easy enrollment with no ongoing fees.

wmata.com/smartbenefits