



shift

Employee
Commuter
Program

How to use the Pre-tax Commuter Benefit (PTCB)

You can pay for parking at transit stations pre-tax using the PTCB. That can effectively save you between 10 - 35%, depending on your tax bracket!

THE BASICS

Reduce parking costs

By paying for parking pre-tax you save money because those funds are not included in your federal income tax total.

Pay ahead or get reimbursed

There are two pathways for paying for parking. Setting aside money ahead of time, or getting reimbursed.

Not covered by the Transit Subsidy

You may not use your Transit Subsidy to pay for parking.

Commuter Benefits Prepaid Mastercard

The easiest way to set up funds for parking is to load them ahead of time onto the Commuter Benefits Prepaid Mastercard. Funds are deducted from your paycheck pre-tax, up to the federal pre-tax limit, and are then available for use at eligible vendors.

The Mastercard holds three “purses” that you can draw from when making purchases: “Transit,” “Micromobility,” and “Parking.” Funds must be deposited into an appropriately designated purse to be usable on associated products. For example, \$25 of Transit funds cannot be used for scooter rental. Funds cannot be moved between purses.

The card can hold a maximum of \$2,000 total of subsidy dollars, and pre-tax and post-tax contributions. When you terminate as a County employee, the card will remain active for the following benefit month, then will automatically be cancelled. Funds will be returned to the County. Pre-tax and post-tax contributions will be returned to the employee.

Option 1: Pay ahead

Step 1: Estimate how much you expect to spend on parking in the upcoming months.

Step 2: Access Edenred through your OKTA homepage (smcgov.okta.com). Confirm your account details if it is your first time logging in.

Step 3: Select “Order Now.” then “Fund my Prepaid Card,” then “Parking.” Designate funds for in the amount that will cover your total monthly costs.

Step 4: Once your Mastercard arrives use it as your method of payment.

Option 2: Reimbursement

Step 1: Keep track of how much you are spending on parking. We recommend keeping receipts.

Step 2: Access Edenred through your OKTA homepage (smcgov.okta.com). Confirm your account details if it is your first time logging in.

Step 3: Select “Order Now,” then “Passes, Tickets and Parking,” then the “Parking” tab, then “Reimburse Me.” Enter the amount that you have spent in the month prior.



FAQ



How much can a Commuter Check Card hold?

The card can hold a maximum of \$2,000. These funds can be a mix of subsidy dollars, pre-tax and post-tax contributions.

What happens when I terminate as a San Mateo County Employee?

Upon employee termination, the Commuter Check Card will remain active for the following benefit month, after which it will automatically be cancelled and funds will be returned to the County. Pre-tax and post-tax contributions will then be returned to the employee.

I'm getting this error message when I try and select the Mastercard:

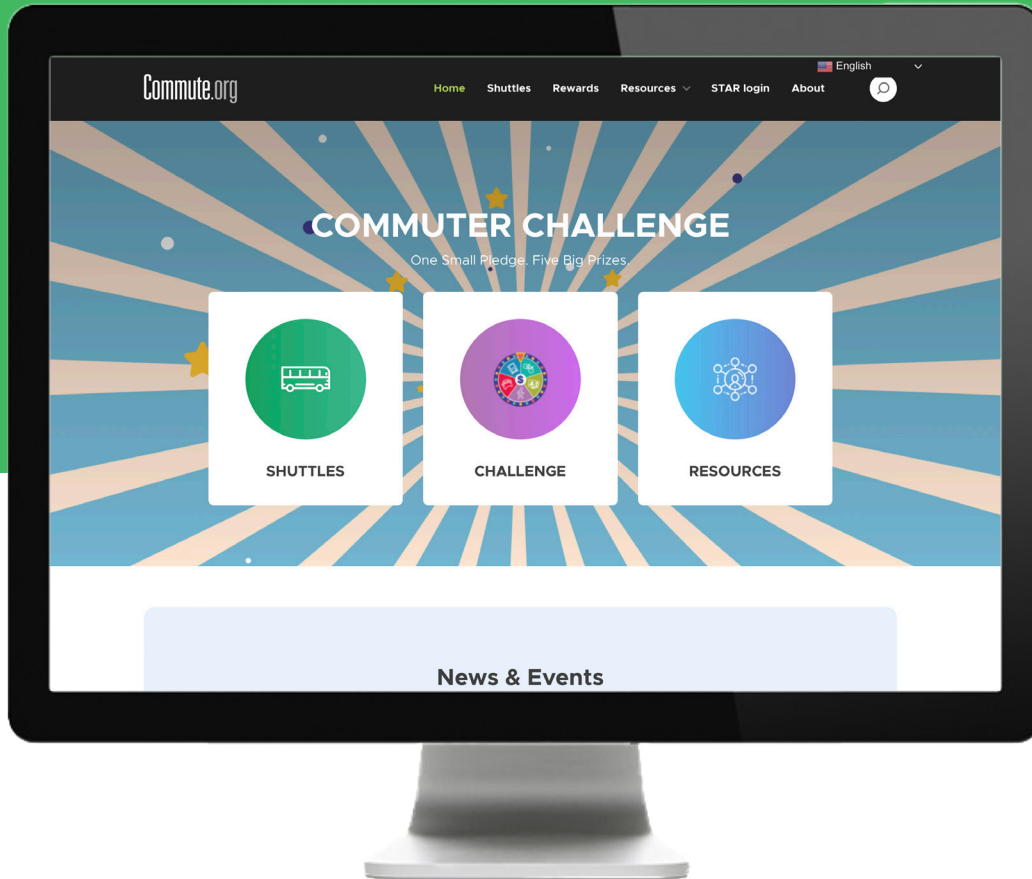
“Sorry! The Commuter Check Prepaid Mastercard® cannot be ordered with other products of the same benefit type. Please review your current pending order on the Dashboard”

You can not have an order for a Commuter Mastercard, and an order that loads directly onto a Clipper Card at the same time. First cancel your existing transit orders. Then place a Mastercard order that covers the cost of those expenses. Once your Mastercard arrives and is activated, you may then use it to purchase your transit passes directly from the transit provider.

For example, you might want to use paratransit services (which take only the Commute Check Card), and also want to have a SAMtrans bus pass (which can be loaded onto a clipper card). To accomplish this, you would add your estimated paratransit costs to the cost of a monthly bus pass, and then would elect to have that total amount loaded onto your Commuter Check Card. Once activated, you would then use the Commuter Check Card to purchase both items.

Check out Commute.org

We highly recommend that check out the programs of **Commute.org**. You can find carpools, access an Emergency Ride Home Program, earn other rewards and promotions, and more! It's a great commuter resource.



Questions, comments, concerns?

Contact us:

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