

FURTHERSM

Further

Spend every day wisely



FURTHER⁺

Transportation Reimbursement Account (TRA)



Transportation Reimbursement Account (TRA)



Allows employees to set aside pretax dollars for work-related transportation and/or parking expenses



Can be offered as part of your company's **benefit package** – reducing taxable income



2021 Monthly Contribution Limits:

Qualified Parking: \$270
Transit and Vanpool: \$270



How a TRA works

The employee:

1. Enrolls in TRA benefit
2. Receives welcome letter
3. Registers and completes an “order” for preferred payment type
4. Can set up recurring orders
5. The “order” amount will be deducted through pretax payroll



Expenses a TRA covers:

- ✓ Bus, ferry, train, trolley tickets and passes
- ✓ Parking expenses near work or location providing mass transit:
 - Meters
 - Garages
 - Lots
 - Secure bicycle storage
- ✓ Vanpool fees (including UberPool and Lyft Line)



Always save your receipts to ensure proper validation of expenses, as required by the IRS.



These are not covered:

- ✗ Tolls
- ✗ Taxis
- ✗ Gas and mileage
- ✗ Airport parking fees



How a TRA works for an Employee

1

Employee
enrolls
in the TRA benefit



2

Receives
a welcome letter in mail
and email, with instructions
on how to register their
account on the member portal
and access the TRA
dashboard

3

**Registers and
completes**
an "order" for preferred
payment type – must
be completed by the 4th
of the month prior to
the benefit month

For Example:
Order must be
completed by February
4th to use in March

4

Can set up
recurring orders

5

Order Amount
will be deducted through
pretax payroll

This timeline is dependent
on the employer's
payroll schedule

TRA payment options

	Public Transportation and Vanpools	Qualified Parking
Commuter Check Vouchers	X	X
Pre-paid MasterCard®	X	X
Fare Media	X	
Smart Cards	X	
Parking Direct Pay		X
Parking Cash Reimbursements		X

- 1 Pre-paid MasterCard®:** A re-loadable debit card that can be used at designated transit agencies and parking facilities
- 2 Commuter Check Vouchers:** Vouchers can be used at the transit authority or parking facility of choice
- 3 Fare Media:** Transit passes or tickets sent directly to individuals' homes
- 4 Smart Cards:** Transit authority smart cards that are pre-loaded with pretax dollars
- 5 Parking Direct Pay:** Payments sent on the employees' behalf directly to their parking providers on a monthly basis
- 6 Parking Cash Reimbursements:** Employees can submit claims on the TRA dashboard to receive reimbursement by check or direct deposit



TRA dashboard overview





Account holder dashboard

Employees:

- Log into the Online Member Service Center: www.hellofurther.com
- Click the MAKE ELECTIONS button next to Qual Parking or Vanpooling to access the TRA dashboard



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My Accounts

Qual Parking Make Elections

Vanpooling Make Elections

I Want To...
Manage Banking

Recent Activity

Type	Description	Amount
Feb 6	Reimbursement Qualified Parking (W/qualcomm) WindCommute Member Portal	-\$100.00 TRA



TRA dashboard

Employees can:

- Check previously placed orders
- Edit or delete orders up until the 4th of the month for the following month



The screenshot shows the FURTHER.com Family Self-Service Commuter Benefits Dashboard. The page features a dark sidebar on the left with navigation options: My Dashboard, Place an Order, My Account, Reimbursement, Support, and Notifications. The main content area is titled "Welcome to Your Commuter Benefits Dashboard" and includes several key sections:

- Last Date to Order for March 2019:** February 04, 2019.
- Order History:** View and manage your past orders. [More Details >](#)
- Order Selection:** February Order and March Order (selected).
- Current Status:** You have no current orders for March. [Start a New Order](#) [Place an Order >](#)
- Calculate Your Savings:** When you use Commuter Benefits, the savings really add up! Calculate your savings here.
- Did you know?:** Time spent sitting in traffic is time spent NOT exercising. Another great reason to take public transportation!

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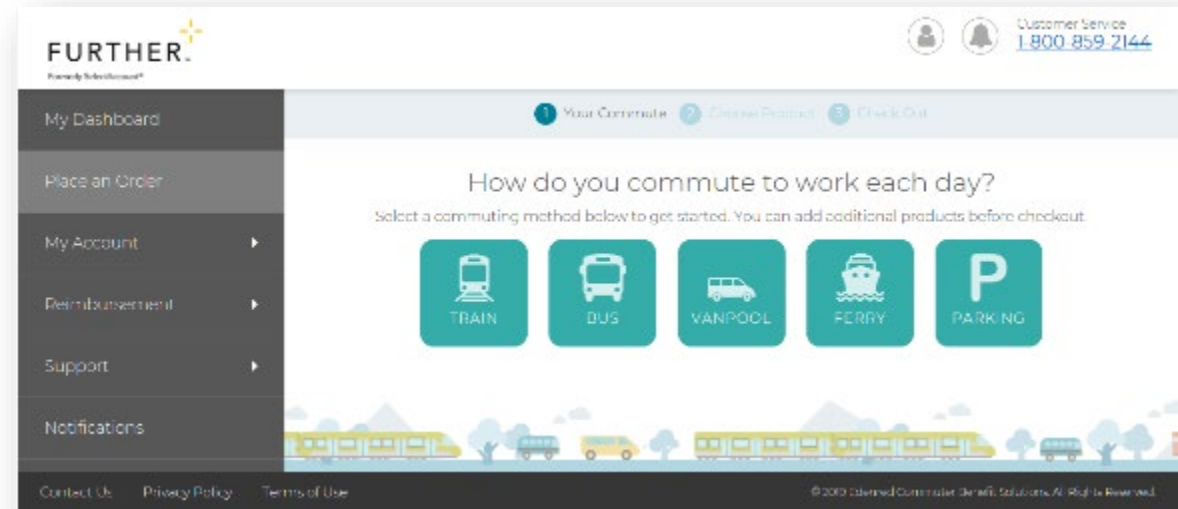


Placing an order

- Orders must be placed by the 4th of the month for the following month

Example: Employee must order by February 4th for March transit and/or parking needs

- Employee selects 'place an order' and chooses the service type they want
 - Train, bus, vanpool, ferry, parking
- Payment options will be generated based on the employee's home and work zip codes
- Employee chooses payment option





Placing an order (continued)

- Employee completes the fields
- Maximum order of \$270 for transit and \$270 for parking in 2021

If the employee exceeds the maximum, they will be asked for a personal credit card when completing the order

- Can set the order to recur monthly or to occur only in certain months



FURTHER. Reimburse Smart Welcome back, Astron! Customer Service 1.800.859.2144

My Dashboard | Place an Order | My Account | Reimbursement | Support | Notifications

✓ Your Commitment | 🔄 Create Reimbursement | 🏠 Check Out

Your Order Details

Product: Cash Reimbursement for Parking
Monthly parking expense?

Automatically place this order each month?
 Yes No

Are there any months you do not need this order?
 Yes No

Please select the months you would like to opt-out of this order

Mar 2019	Apr 2019	May 2019	Jun 2019
Jul 2019	Aug 2019	Sep 2019	Oct 2019
Nov 2019	Dec 2019	Jan 2020	Feb 2020

I have read and agree to the terms of service.



Order summary

Employee:

- Confirms their choices
- Makes another order or completes the purchase



FURTHER.
Formerly Go2Commute

Welcome back, Aaron!

Customer Service
1-800-859-2144

1 Your Commute 2 Check Product 3 Check Out

Your Cart

Transit Products					
Product	Qty	Recurring	Opt-Out	Cost	
GoTo Card Stored Value \$50	1	Yes	None	\$50.00	Edit Delete

Parking Products					
Product	Qty	Recurring	Opt-Out	Cost	
Parking Reimbursement	1	Yes	Aug	\$200.00	Edit Delete

[Proceed to Checkout](#)

Or continue ordering from the products below.

[TRAIN](#) [BUS](#) [FERRY](#) [VANPOOL](#) [PARK](#)

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Parking

- Allows the employee to choose cash reimbursement
- After the benefit month begins, the employee must go back into the TRA dashboard and make a claim to receive the funds



The screenshot displays the FURTHER mobile application interface. At the top, the logo "FURTHER" is visible, along with a user greeting "Welcome back, Aaron!" and a customer service number "1-800-859-2144". A progress bar indicates the user's current step: "Your Commute" (checked), "Choose Product" (active), and "Check Out". The main content area is titled "Here are your best options." and features two primary choices:

- Commuter Check Prepaid Mastercard®:** A reloadable prepaid card that can only be used for qualified parking expenses where Debit Mastercard®, Maestro® cards and NYC® cards are accepted. A "Select" button is present.
- Enroll in Cash Reimbursement:** Set up a monthly election and get reimbursed for your out-of-pocket parking expenses. A "Select" button is present.

Below these options, there is a disclaimer: "The Commuter Check Prepaid Mastercard is issued by The Group Bank pursuant to license by Mastercard International Incorporated. The Group Bank, Member FDIC. Funds may only be used for qualified parking expenses. For more information, visit further.com/commuter. All card details subject to change without notice." A footer contains links for "Contact Us", "Privacy Policy", and "Terms of Use", along with the copyright notice "© 2018 FURTHER. All Rights Reserved."



Parking – cash reimbursement

Employee:

- Confirms the amount they have set aside for parking
(May not claim more than \$270 in any benefit month for parking)
- Completes the fields in the claim pop-up box
- Retains receipts in case they are requested by the IRS



FURTHER+
Humanity. Simplified.

Welcome back, Aaron!

Customer Service: [1-800-859-2144](tel:1-800-859-2144)

Parking Cash Reimbursement Claims

Available Balance: \$1,070.86
Reimbursement Method: Direct Deposit or Check

Before starting a claim, please make sure you have an available balance in your parking cash reimbursement account. Please contact your benefits administrator with any questions regarding your claim. You have 100 days from date of parking expense to file your claim. The maximum amount you can be reimbursed for is \$265.00 per benefit month.

[Start a Claim](#)

[Your Claims](#) | [Transactions](#) | [Transfer Funds](#)

Claim #	Date	Claim Amount	Amount Paid	Status	Details >
11226	May 5, 2016	\$100.00	\$0.00	Received	Details >
11222	May 2, 2016	\$13.00	\$0.00	Received	Details >
11198	Mar 7, 2016	\$100.00	\$0.00	Received	Details >

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Commuting history

- Some insurance companies provide a premium discount if the employee uses public transportation frequently
- Employee can print their history to submit to insurance



FURTHER
Primary Insurance

Welcome back, Aaron!

Customer Service
1-800-859-2144

Order History

Show me orders from [Order History List >](#)

February 2019

Order Total: \$60.00 [Details >](#)

P Parking Reference #: 5265064

Product	Qty	Status	Price
Parking Reimbursement	1	Balance Available	\$60.00

[Order Details](#)

Product	Qty	Status	Price
Commuter Check for Parking	1	Approved	\$10.00

[Order Details](#)

January 2019

Order Total: \$60.00 [Details >](#)

P Parking Reference #: 5253863

Product	Qty	Status	Price
Parking Reimbursement	1	Balance Available	\$50.00



Help Tab

- The help tab contains numerous resources and details regarding the parking and transit program and how to manage dollars



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Newly Released!

Welcome back, Aaron!

Customer Service
[1-800-859-2144](tel:1-800-859-2144)

My Dashboard

Place an Order

My Account ▶

Reimbursement ▶

Support ▶

Contact Us

How to Place an Order

FAQs

Notifications

Have a Question? We're Here to Help!

Call
[1-800-859-2144](tel:1-800-859-2144)

Email
CustomerSolutions@HelloFurther.com

Frequently Asked Questions
Browse our FAQs to quickly find answers to your questions.

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TRA frequently asked employee questions



When is the monthly order deadline?

11:59 pm EST on the 4th of the month prior to the benefit month. You can also set-up reoccurring orders. (Example: TRA orders for March must be placed by February 4th.)



Can I use TRA funds for both public transit and parking in the same month?

Yes. In 2021, you can contribute up to \$270 for qualified parking and \$270 for transit expenses each month (\$540 combined monthly limit).



What happens to unused TRA funds?

With an active TRA account, unused funds will continue to rollover every month and year as long as you stay enrolled in the benefit.



Can I use my TRA account for Uber or Lyft?

Uber Pool and Lyft Line are qualified vanpool expenses when using your pre-paid TRA MasterCard. These are not available in all cities.



Can I order more than one TRA MasterCard?

No. Only one pre-paid MasterCard per TRA account. Once you order a TRA MasterCard, all parking, transit, and vanpool expenses must be done through that card.



What happens to my TRA dollars if I leave employment?

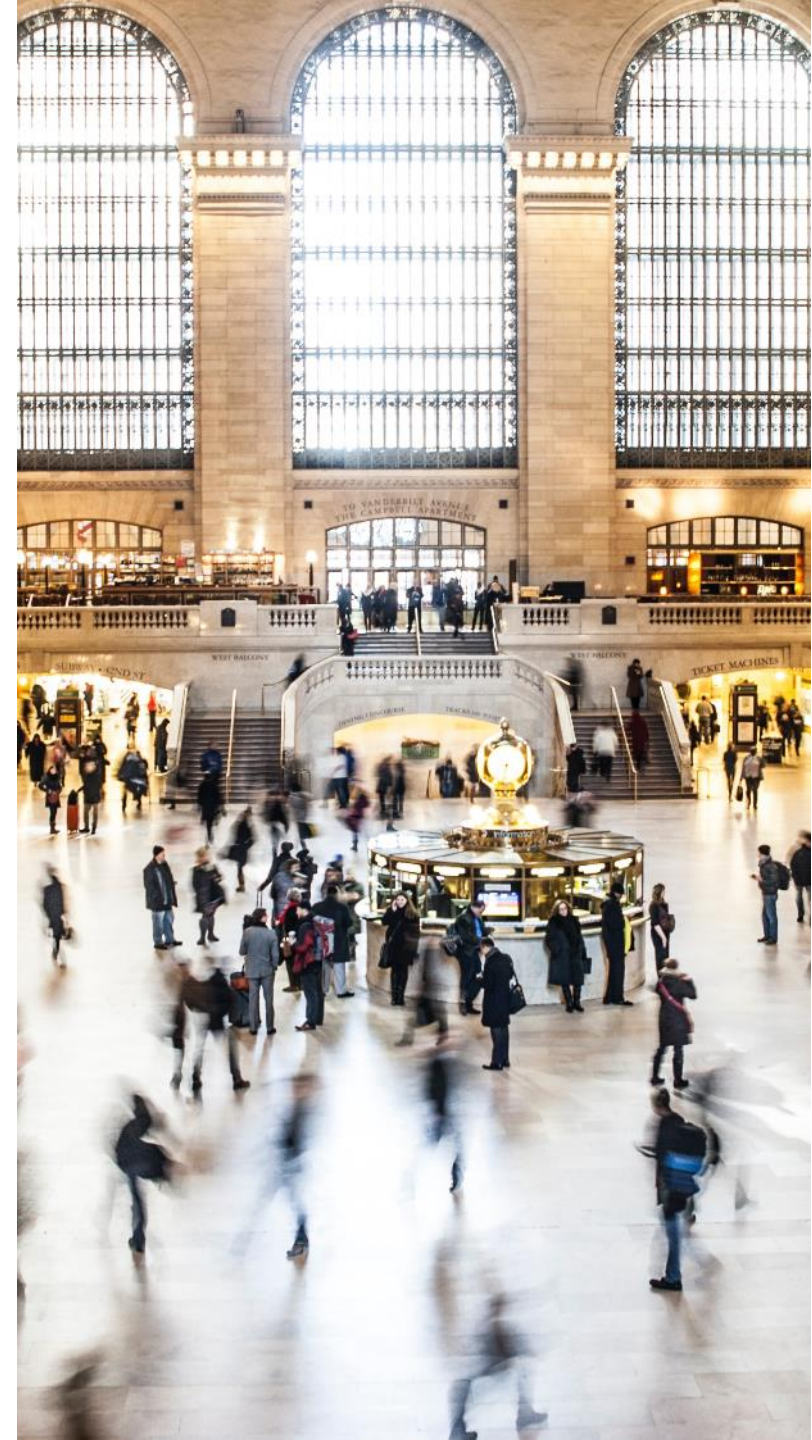
Dollars for cash parking or MasterCard remain available to use through the end of the last benefit month. After the end of the last benefit month these funds are returned to the employer. All other payment options will continue to be usable until the expiration stated on that option.

Further TRA resources

An introduction to TRA: <http://bit.ly/TRAintro>

Placing an order for parking costs: <http://bit.ly/ParkingOrder>

Placing an order for transit costs: <http://bit.ly/TransitOrder>



Let's get started

Our expert service team is ready to help.



800-859-2144
M-F 7 AM - 8 pm CST



hellofurther.com

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Thank you.