

# *SmartBenefits*<sup>®</sup>

## Program Overview

AI Watson  
June 23, 2021  
[wmata.com/smartbenefits](http://wmata.com/smartbenefits)

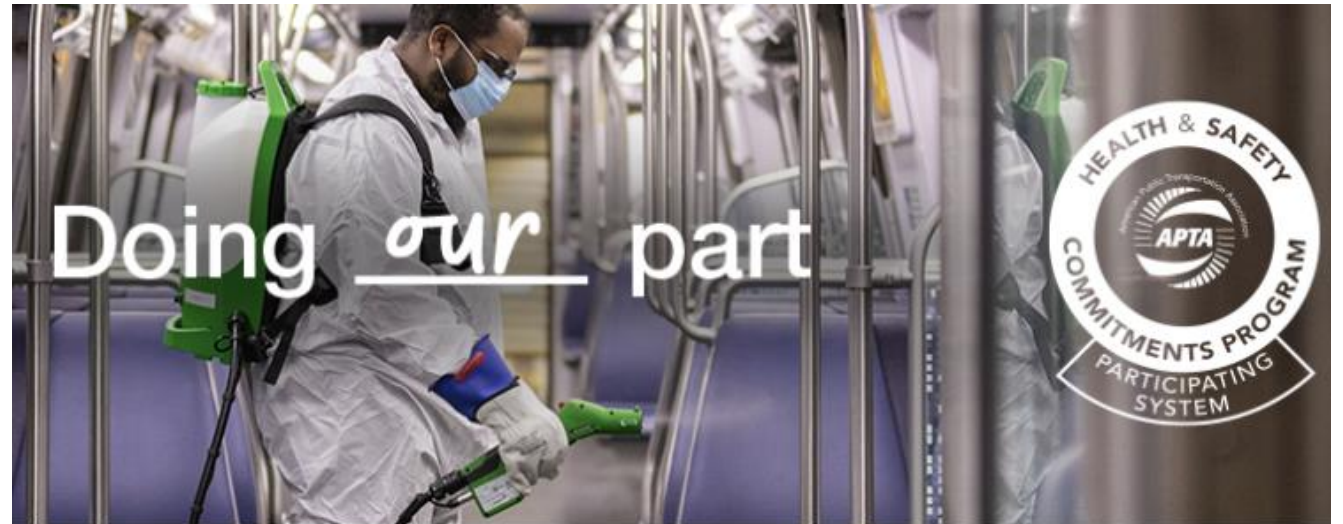


# Doing Our Part

Face Masks Required; Hand Sanitizing Stations; Deep Cleaning

## Real Time Crowding Info

- Real-time for bus
- Predicted for rail using historical data
- Available on NextBus and 3<sup>rd</sup> party apps





## Mobile Pay

# Touch less. Do more.

Everything you need to ride, right on your phone. Available for iOS and Android.



- [SmarTrip on iPhone and Apple Watch](#) (cards start with 0176)
- [SmarTrip in Android for Google Pay started June 8th](#) (cards start with 0177)
- Find your phone's sweet spot for tapping (learn phone antenna location and adjust distance from target)



# New Faregates

- ✓ Faster Opening Gates
- ✓ Larger, Easier to Read Display
- ✓ Larger, Brighter Entry/Exit Lights
- ✓ Installation
  - Notice via in-station signage 30-days before change
  - Starts ~July 2021
  - Ends ~June 2022



**New Gates Do Not Accept First-Generation SmarTrip Cards**



# First-Generation SmarTrip Card Replacement (part 1)

XXXXXX **0167** 0000 0000 0000

**WORKS.** NO FURTHER ACTION NEEDED

No Action Needed for Virtual Cards

- Apple: Prefix 0176
- Android: Prefix 0177

Look for the numerals 0167 in the position shown above. All other card types shown below must be replaced.

00000000 XXXXXXXX  
NEEDS REPLACEMENT

00000000 X XXXXXXXX  
NEEDS REPLACEMENT

XXXXXXXX 0020 0000 0000 000 0  
NEEDS REPLACEMENT





# First-Generation SmarTrip Card Replacement (part 2)

## Card Replacement Timing for SmartBenefits Participants

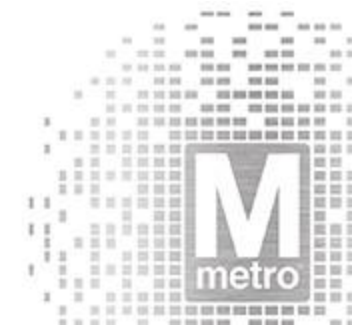
- SmartBenefits online, self-service card replacement will start 30-days before the 1<sup>st</sup> station is converted (may start third week of June)
- Once open to SmartBenefits, replacements will be limited to cards tapped within 7-days of the replacement request (due to system restrictions - will adjust as ridership increases)
- **No mail-in replacement option for SmartBenefits > Online Only**

## Participant Actions

- Update [SmarTrip account](#) email address *now* to receive notifications
- Obtain and register a replacement card *ahead of time*  
(Buy plastic cards in stations, [online](#) and at [some retailers](#) – buy [virtual cards](#) using your iPhone or Android)
- Replacement Process: Start [here](#) and follow the prompts and email notifications

## SmartBenefits Admin Actions

- Educate your participants about online, self-service card replacement
  - **Self-service replacement is easier, faster, and transfers both stored value & benefits**
  - **For best results, avoid performing “reassigns” for first-generation card replacement**



# 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.
- 2021 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.



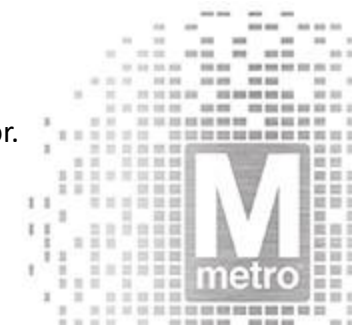
# Sample Employee Tax Savings

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)
<b>EMPLOYEE TAX SAVINGS</b>	<b>\$ (1,188)</b>	<b>\$ (460)</b>	<b>\$ (1,648)</b>
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.





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# How does it work?

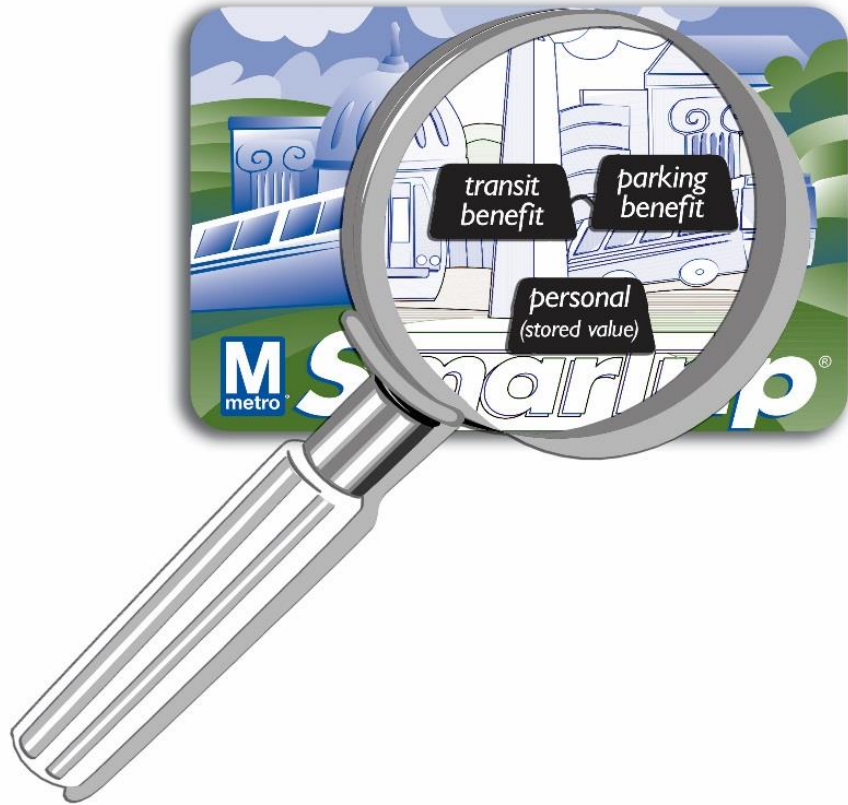
Your monthly SmartBenefits<sup>®</sup> order is automatically sent to:

- Each employee's *registered* SmarTrip card, and/or...
- Each employees 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<sup>®</sup> card to a SmarTrip target to claim the portion of the benefit sent to their card



# Anatomy of a SmarTrip® Card



## Pre-Tax 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](https://wmata.com/smartbenefits)**
- Collect *registered* SmarTrip® card numbers, name & benefit amount
- Configure your SmartBenefits® account and assign monthly benefit (1<sup>st</sup> thru 15<sup>th</sup>)



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



# Important Dates

- Most Changes Limited to 1<sup>st</sup> thru 15<sup>th</sup> (11:59pm ET)
- Only Actions Allowed After the 15<sup>th</sup>
  - Retrieve / Restore Benefits
  - Reassign Benefits
  - Distribute SmartBenefits Anytime Funds
- Order Deadline: 15<sup>th</sup>  
*(Deadline the same for weekends/holidays. System up 24/7.)*
- Payment Due 1<sup>st</sup> 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*

# 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](mailto:smartrip@wmata.com)
- Hours: 7 AM - 8 PM ET Monday – Friday

***Al Watson, SmartBenefits Account Executive***

202-962-2793 or [alwatson@wmata.com](mailto:alwatson@wmata.com)





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Thank you for your time

**SmartBenefits<sup>®</sup>**

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



[wmata.com/smartbenefits](http://wmata.com/smartbenefits)

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