

Using Your Commuter Benefits

Employee Benefits Corporation (EBC) is the administrator of your Commuter Benefits. EBC provides and supports your Benefits Card, processes your claims, keeps records, and supports you when you have questions.



Pro Tips to Get the Most from Your Commuter Benefits



1. Create your online account

You'll create your online account the first time you visit www.ebcflex.com.

1. Click **Log In > Participants**.
2. Click the **Register** button and follow the on-screen prompts.

Note: You need to provide a valid email address and set up two-step verification to create a new account. We recommend that you use your personal email address rather than your work email to avoid possible disruptions if you are unable to access your work email account. You may also add your personal phone number to your account for another method of authentication.



2. Download EBCentral app

Download *EBCentral* on the [App Store](#)® or [Google Play](#).

- Use your online account information to log in.
- Easily manage your cards directly in EBCentral. Lock a card if it goes missing and unlock it when it is found or request a replacement card.



3. Manage your contributions¹

Easily set up and manage your contributions in your online account at www.ebcflex.com. You can schedule contributions until 11:59 PM CT on the 13th of each month. **Your contributions will be available the month after they have been scheduled.** For example, if you would like to use your funds in January, they have to be scheduled by 11:59 PM CT on December 13th.

You can also schedule a monthly recurring contribution to have the same amount put in your transit and/or parking account automatically.

¹Depending on your employer's plan, you will either manage your contributions in your online account, or through your employers' benefit management system. If you do not have the contribution management functionality set up in your online account, contact your employer on how to manage your contributions through their benefit management system.

Spending Your Commuter Benefit Funds

Use Your Benefits Card



Use your card online or in person!

The Benefits Card lets you pay for parking and/or transit expenses directly from your commuter benefits account. Simply swipe the card, use it to pay online, set up the card in the app you use to pay for eligible commuter expenses, or add it to your digital wallet and use it when contactless payments are required.



Notes:

- You do not need to call to activate your card—it will work as soon as you use it.
- Digital wallet capabilities are only available to primary cardholders



How do I get it?

The card is mailed to you when you set up your first contribution. You'll receive an email when it's on the way.



Save your Benefits Card!

You can use it again for the next plan year. We automatically send you a new one before it expires.



What transit expenses are eligible?

You can use your transit account to pay for eligible transit expenses to and from your regular workplace. Eligible transit expenses are defined as passes, tokens, fare cards, vouchers, or similar items for:

- Mass transit (such as train, bus, subway or ferry)
- Commuter highway vehicle (such as vanpools)



What parking expenses are eligible?

You can use your parking account to pay for the following types of parking:

- At or near your regular place of employment
- At a location from which you commute to work by carpool, commuter highway vehicle, or mass transit



Could my transaction be declined?

Your card may be declined if you attempt to use your card for an expense that exceeds your available balance. If this happens you may request that your merchant enter only the amount of your available balance and then pay for the remainder of the expense using another payment method.



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