

Commuter Benefits Program

Beniversal Prepaid MasterCard

Benefit Resource simplifies Commuter Benefit Plan administration with the Beniversal MasterCard Prepaid Card. The Beniversal Card is an electronic payment method for participants to access Commuter Benefits. It is specifically designed to work with transit vendors and authorities to limit the need for claim forms and manual verification of expenses.



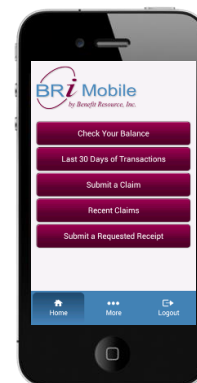
Claim Reimbursements

When a Beniversal Card cannot be used participants can submit a claim. Participants have the option to receive a claim reimbursement via direct deposit to a personal account or by check. Reimbursements are processed within five business days of receipt. Participants would be notified of any denied claims.

- **Online Claim Submission via BRiWeb** – Participants can submit a claim, along with the required documentation. A history of submitted claims is available online for review.
- **BRiMobile Claim Submission** – The BRiMobile app allows participants to submit a claim, take a picture of receipts or upload a receipt from a file.
- **Submit a paper claim form by mail/fax** – A participant can complete a claim form and submit it with receipts by mail or fax.

Online and Mobile Support On-the-Go

- **Secure BRiWeb Login Site (www.BenefitResource.com)**: Benefit Resource provides participants with secure internet access to their programs and accounts 24 hours a day, 365 days a year. The secure internet website provides plan documentation, forms, educational resources, detailed account and program information and much more at the click of a mouse. A brief overview of the site is available at: <http://www.benefitresource.com/employee-participant/resource-center/briweb/>. Upon request, we can schedule and provide a complete demonstration of the site.
- **BRiMobile app for iPhone, iPad and Android devices**: The BRiMobile app provides you with instant, on-the-go access to all your tax-free benefit accounts with Benefit Resource. Through the BRiMobile app you can check account balances, view recent card transactions, submit and view recent claims and submit receipts.
- **Real-time email or text alerts**: Participants can sign-up to receive real-time email or text alerts regarding their accounts. Monthly balance alerts provide a reminder of current account balance(s). Duplicate transaction alerts protect account funds by notifying participants any time a duplicate transaction is suspected.
- **QuickBalance**: QuickBalance provides instant access to account balance information from any phone or web connection. Participants only need their Beniversal Card to get started.



Using the Beniversal Card with Your SmarTrip Card

How do I add value to my SmarTrip® card?

For commuters, Auto Reload is the best option. See below for instructions or go to www.wmata.com for further instructions.

Online:

1. Log in to your SmarTrip® online account.
2. Select the card to which you want to add stored value or a pass.
3. In the right menu under **Online Purchases**, click the link to either **Add Value** or **Add Pass** and follow the prompts to complete your order.

You will need to use a major credit or debit card to pay for your order.

On Metrorail:

1. Go to a 'blue' Passes/Farecards or to a 'black' Farecards machine, located at the entrance of every Metrorail station.
2. Tap your SmarTrip® card against the circular SmarTrip® target.
3. Follow the prompts on the screen.
4. Insert
 - A major credit or debit card ('blue' machines only);
 - Cash up to \$20 bills (no pennies); machines give up to \$10 in change;
 - Tokens;
 - A used farecard or Metrochek valued less than \$20 or an unused farecard or Metrochek of any value. (If you have more than one farecard or Metrochek, each will require a separate 'add value' transaction.)
5. Touch the SmarTrip® card to the circular SmarTrip® target a final time. This updates the card and shows the new balance.

On Metrobus and most other regional transportation providers::

1. Before you touch your SmarTrip® card to the target on the farebox, push the **ADD VALUE** button on the left side of the target. If you're not sure where that is, ask the bus operator.
2. Touch your card to the target.
3. Put in your tokens or cash: any coins (except pennies), or \$1, \$5, \$10 or \$20 bills.
4. Touch your card to the target again. The value is now loaded on your card. You'll hear a success beep.
5. For Metrobus and all but PRTC and MTA riders: If you have sufficient fare after your add value transaction, then you'll hear a second success beep to indicate that your fare was automatically deducted. If you have insufficient fare, then you'll hear a rejection buzz, and you will have to repeat the add value process. You may also hear a low balance ringtone if the balance on your card has dropped below the regular fare. That's a reminder to add value before your next trip, preferably at wmata.com (consider [Auto](#)

- [Reload](#)), Metrorail stations, regional transit stores, or select retail stores like CVS/pharmacy and Giant Food.
6. For PRTC and MTA: Touch the card to the target a final time. The fare for your ride is now deducted from your card. You'll hear a success beep

On a SmarTrip® Point-of-Sale Device:

Available at commuter stores and hundreds of CVS/pharmacy and Giant Food stores. [Click here](#) for sales locations. Follow the directions of the employee assisting with the device.

Understanding Auto Reload

What is an Auto Reload?

Auto Reload for SmarTrip® or CharmCard® allows you to have a pre-defined dollar value or pass automatically added to your registered card, using a credit card stored in your online account. This convenient feature eliminates the need to stop at stores or fare machines. To create a SmarTrip® online account and register your card.

When and how much will my credit card be charged for the Auto Reload?

Your credit card will be charged when you initially set up Auto Reload and complete your first purchase. The amount of your initial credit card charge will be the total value in your shopping cart. Your credit card will again be charged automatically when the minimum threshold of value or time is met for the SmarTrip® product (value or pass) selected for Auto Reload. Anytime your credit card is charged, you will receive an email confirming the dollar amount charged and stored value or pass added.

When does Auto Reload happen?

Auto Reload is triggered when the value or pass on your SmarTrip® or CharmCard® meets a pre-determined threshold.

Below are the values and/or times when your credit card will be charged and you can expect additional value or a new pass to be loaded on your card:

- If you use stored value on a Full Fare, Senior, or Disabled SmarTrip® or CharmCard®...
When \$10 remains on your card, Auto Reload will add your pre-set value to the card.
- If you use a 7-Day Bus or Rail Pass...
When 3 days remain on your active pass, Auto Reload will add a new 7-Day Bus or Rail Pass to the card.
- If you use a 28-Day or 30-Day Pass...
When 7 days remain on your active pass, Auto Reload will add a new 28-Day or 30-Day Pass to the card.
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- ***When using the Beniversal card, please Monitor your account. If your account goes below \$10 and there are no funds on the Beniversal Card your Re-Load will be canceled.*

For example you have used all the funds that you elected for the month and there is a gap until your next election/paycheck. In that event you may want to add an additional credit card to avoid auto-reload cancelation. You can store up to 5 credit cards in wmata's system to avoid the cancelation.

- *All notifications regarding your SmartTrip card will be sent via email from www.wmata.com. Please make sure that you have a valid email address in that system.*
- ***It is important that you budget accurately so that you will have enough commuter funds for the month. You are able to elect both the pretax limit and a post tax amount to cover your months commuting expenses.*

Can I adjust when Auto Reload is triggered?

No. The minimum threshold for Auto Reload cannot be adjusted.

How do I cancel Auto Reload?

1. Log into your SmarTrip® account and choose the card for which you wish to cancel an AutoReload 14 days before your reload date.
2. On the summary page for the chosen card, there is a section listing all the products automatically set to reload.
3. For the product you wish to cancel, click the "Details/Cancel" option. This will bring you to a new screen.
4. Click the option to "Cancel Auto Reload" and then confirm the cancellation.
5. **Please remember to touch your SmarTrip® card or CharmCard® to a Metrorail station target, bus farebox or MTA TVM to initiate the cancellation.** Cancellation will be complete in 14 days.