

RideECO PAYS FOR ITSELF AND EVERYONE GAINS.



RideECO can be offered in a variety of ways:

Payable by employees

- Commuters “buy” vouchers through pre-tax payroll deductions.

Paid in full by employer

- Commuters receive tax-free vouchers in addition to their salaries and other benefits.

Share the costs

- Employers pay a portion; employees pay the balance with pre-tax income.

No matter which method your company uses, employees can save every month. Plus, if employees pay all or part of the costs with pre-tax income, their employer saves in FICA-related taxes.


RideECOSM
is a program of the:

DELAWARE VALLEY
 **dvrpc**
REGIONAL
PLANNING COMMISSION

190 N. Independence Mall West, 8th Floor
Philadelphia, PA 19106-1520
215-592-1800 | dvrpc.org

RideECO is the region’s only locally based
and nonprofit transit benefit program.

RideECO.org
RideECOselect.com

PARTNERS

SEPTA
DART FIRST STATE
NJ TRANSIT
PATCO
VRIDE
AMTRAK

A close-up photograph of a person's hand in a dark suit sleeve, firmly grasping a grey fabric transit strap. The background is a blurred transit station.

**GRAB
ONTO
SAVINGS.**

New RideECO.
Easy Commute Options
that can save you money.

 **RideECO**SM.org




Savings all around.

Commuters can save up to \$500 a year by setting aside pre-tax dollars for their commute each month. This money is then used to buy RideECO vouchers or transit fares, or to load a RideECO Select Card before taxes are taken out.

Employers save money by driving down payroll taxes with every dollar a commuter deducts. RideECO is authorized as a tax-free benefit by Section 132(f) of the U.S. Internal Revenue Code. The amount an employer spends or an employee deducts for RideECO is not subject to:

- FICA
- Unemployment
- Workers' Compensation/
Disability Insurance

All employer costs can be tax-deductible as a business expense. Please check with your tax advisor or accountant for details.

What is RideECO?

RideECO is the *new* name for the commuter benefit program from DVRPC. ECO means Easy Commute Options that can save you time and money. As always, RideECO allows employers and commuters to save by putting pre-tax dollars towards fares on public transportation and vanpools.

This is an employer-offered program so talk to your employer about RideECO today. Employers should visit RideECO.org or call **215-592-1800** to place an order.



Two ways to save

There are two flexible, money-saving programs open to you all year round.

RideECO is perfect for smaller companies with employees who all work from one location. A bulk supply of vouchers is delivered to your office for distribution to participants. It doesn't matter how large or small your organization is or how many people participate, your company still saves.

RideECO Select is the easiest way for employers to administer the RideECO program. Enrollment, ordering and invoice review can all be done online in minutes each month! RideECO Select is ideal for larger companies or those with multiple locations because employees can order online. Vouchers or Stored Value Cards are delivered directly to employees' home or office addresses. Even passes and tickets can be ordered and sent to employees now!

Stored Value Cards

Employees can have their RideECO Stored Value Card reloaded monthly. So there's no need for paper vouchers, making it the eco-friendly option. PATCO FREEDOM Cards can also be reloaded electronically each month.

To learn more about RideECO Select or to place an order, visit

RideECO.org



- ❖ **RideECO** (bulk—a bulk supply of vouchers are ordered by the employer and distributed by the employer)
 - website: www.RideECO.org
 - the employer purchases a bulk supply of vouchers via our [online ordering page](#)
 - payment is then sent (check or ACH/wire) and voucher orders will be mailed to the employer
 - the employer is responsible for separating orders and distributing the vouchers to staff
 - vouchers are good for 13 months from the date of order and can be redeemed by anyone
 - employers may adjust orders at any time
 - our product comes in the following denominations: \$15, \$20, \$21, \$30, \$35, \$60, \$65
 - products offered: RideECO vouchers, electronic loads to employees' PATCO FREEDOM Cards, bicycle vouchers
 - fees: 4% of the cash value of the order; Shipping & Handling \$15

- ❖ **RideECO Select** (assistance in administration, direct distribution of products to participants)
 - website: www.RideECOSelect.com
 - employees have a role in managing a benefit by placing orders online each month by the 1st
 - employees can set their order to recur automatically or make changes from month to month
 - products are mailed to employees' home addresses
 - employer administration for RideECO Select is minimal—the employer receives an invoice and a payroll file on a monthly basis; distribution and participant questions are handled by RideECO
 - products offered: vouchers, PATCO FREEDOM Card loads, fare materials—passes, 10-trip tickets (beginning in 2013), RideECO stored value card (SVC), bicycle vouchers
 - the SVC is a personalized, reloadable debit card that offers balance protection. The card is mailed to the employee once and then re-loaded in subsequent months. With the SVC, you are not tied to a specific denomination—just whole dollar amounts.
 - if an employee does not receive their product, there are measures in place to assure quality control and employee will be reimbursed for their purchase
 - fees: 2% of the cash value of the order; \$3.25 per active participant, per month

As of January 1, 2013, DVRPC will no longer be licensing the TRANSITCHEK trademark and will be using the brand RideECO to promote its commuter benefit program and related products or services.