

# Transit Benefit Program

1. **Chicago Card Plus, Chicago Card and the CTA Transit Card** – allows you to make pre-tax contributions to your card for purposes of travel on Chicago Transit Authority buses and subways. There is a one-time \$5 cost for the purchase of the *Chicago Card Plus* and the *Chicago Card*. Each month, the amount you have deducted through payroll for CTA will be automatically added to your Chicago Card Plus, Chicago Card, and CTA Card. You may elect any amount up to \$120 for 2009 for the pre-tax allowance. Your initial card will be mailed to your home.
  - **Chicago Card Plus (Reloadable)**
    - Allow for unlimited travel on the CTA for 30 days from the first day of use; the cards are reloaded automatically and have a 4-year expiration date. You may choose different monthly dollar amounts of \$30, \$45, \$60, and \$80.
    - The Chicago Card Plus also offers a 30-day Pass for \$86 and has a cycle that begins on a 30-day usage and ends 30 days later regardless of what day you begin using the card.
  - **Chicago Card (Monthly-Reloadable)**
    - Cost limited to \$86/month.
    - Reload monthly option
    - Chicago Card cycle begins on the first of the month
    - The Chicago Card expires on the last day of each calendar month regardless what day you begin using the card.
  - **CTA Transit Card (Non-Reloadable)**
    - Pay per use – cannot add more money to the card
    - 13-month expiration date
    - Available in dollar amounts of: \$30, \$35, \$50 and \$70
    - A \$86/30-day card (cycle begins on the first day of use)
2. **RTA Transit Voucher** – You will be able to purchase a voucher up to the maximum allowed (with January contributions for your February transit media) to be used towards the purchase of train passes through the Regional Transportation Authority. The voucher may be used to purchase Metra fare media, including monthly passes, weekly passes, 10-ride passes, and Pace link-ups.
  - RTA Vouchers will be available for pick-up before the first of the month from the Human Resources Office at WTC or LSC. Deductions for your voucher will be withdrawn from your check the month prior to use.
  - RTA Vouchers may be used to purchase Metra, South Shore Railroad fares, or CTA or Pace transit cards from any authorized agent.
3. **How the Program Works:**
  - Enroll in Transit via the Internet at: [www.LoyolaExpress.com](http://www.LoyolaExpress.com). Using the internet to enroll is easy and safe. Our secured website is set up to automatically take you through easy enrollment steps with instructions on line. After you log on, the website will prompt you to enter **your LOYOLA USERNAME and your LOYOLA PASSWORD**. You may phone *Benefit Express* – Customer Service at (877) 837-5017 if you have questions or enrollment problems.

- **You may log on at any time to view or change your elections.** To ***change*** your election(s) on-line, the cut-off date is the 15<sup>th</sup> of each month. Your new change will be effective with the following full month's payroll deduction(s) taken for the subsequent month's transit fare media. [Example: Changes made by October 15 would affect November payroll deductions used to purchase December transit media.]
- Note that currency will not be returned if the ticket fare is less than the voucher amount and vending machines will not return change.
- You may check your account balance on your Chicago Card Plus, suspend your participation in the program, or report a lost card by calling 1-888-YOUR CTA or by visiting their website [www.chicago-card.com](http://www.chicago-card.com).
- A minimum of three consecutive months is required before withdrawal. If you choose to withdraw from the program please use the form on the above website.

Questions – Please call Benefit Express at 877-837-5017. Customer Service Representatives are available to assist you - Monday through Friday between the hours of 7:30 a.m. and 6:00 p.m.