

Benefits by Mail and Direct Load (e.g. WageWorks, Commuter Check Direct and other Third Party Administrators})

Employer Perspective

Pros

- Minimal administration for employer.
- Great solution for larger employers with multiple worksites.
- Employees can generally manage their own accounts online.

Cons

- Can be more expensive. Generally charge on a per participant basis rather than a percentage.
- May not be as cost effective for small employers (fewer than 30 participants) where it is easy to distribute benefit on site.

Employee Perspective

Pros

- Home-delivery. Rated easier compared with using vouchers on BART rider survey.
- Some (e.g. WageWorks and Commuter Check Direct) allow employees to put benefit directly onto their TransLink card.

Cons

- Lost media in the mail has potential to delay receipt of benefit (if occasional, maybe covered by insurance).
- Does not work with EZ Rider at this time.

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