

# Frequently Asked Questions about Commuter Benefits

Commuter benefits accounts allow employees to set aside pre-tax funds used for eligible transit and parking expenses related to commute to work, governed by IRC Section 132. Consumers can have both a parking account and a transit account, each account is separate, and funds cannot be transferred from one to the other.

## 1. What are IRS Contribution Limits?

For 2019, the parking contribution limits were \$265 per month. The mass transit contribution limit was also \$265 per month. Under IRS regulations, total contributions (consumer and employer) for a transit plan or parking cannot exceed the pretax contribution limit.

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## 2. What expenses are eligible?

**Parking:** expenses for parking at or near your work location or at or near a location from which you commute using mass transit.

**Transit:** expenses include public transportation such as train, bus, monorail, streetcar, subway, ferry. This also includes services such as UberPool and Lyft Shared. Vanpool expenses are eligible, but the highway vehicle must seat at least six adults, excluding the driver.

## 3. How do I enroll in transit or parking benefits?

Depending on your employer, you can either enroll via your employer's benefits administration system or enroll via paper or other method preferred by your employer.

## 4. What do I do if the cost of my monthly pass changes? Can I update my election amount?

Election amounts can be updated month-to-month. You can update your election in your employer's benefit administration system or other preferred method determined by your employer.

## 5. When are my funds available?

Funds are available as they are contributed to your account each payroll cycle.

## 6. How can I use my funds?

If you already have a benefits debit card, then we'll simply add accounts to your existing card to use at merchants selling eligible expenses. The card maintains separate accounts for parking and transit and when you swipe the card the transaction will be directed to the appropriate purse based on the merchant.

For parking and vanpool expenses, you can pay out-of-pocket and request reimbursement for your expenses on the Consumer Portal or mobile app. Reimbursement are issued via direct deposit to your bank account on file.



**7. Can my spouse or dependent use my commuter benefits account?**

No, Transit and/or parking benefits are limited to employee expenses only: reimbursement is not allowed for spouse or dependent transit or parking expenses.

**8. What happens if I terminate employment?**

Your benefits debit card will be deactivated, and you'll have a 90-day run-out period to submit mass transit or parking claims incurred while you were still actively employed. After the run-out period ends, any remaining funds in your account are forfeited back to your employer's plan.

**9. What happens if I choose to no longer participate in commuter benefits but I'm not terminating employment?**

You can continue to use your benefits debit card or submit mass transit and parking claims to use the balance in your account.

**10. What if I have dollars remaining at the end of the year? What if I have dollars remaining from my employer's prior administrator?**

At the end of the plan year, funds will automatically roll over to the new plan year. Since commuter benefits is a month-to-month benefit, you aren't required to re-enroll. If you have funds remaining from a previous administrator, then your employer will provide the necessary information and we can add the appropriate balances to your account for you to use.