

## Frequently Asked Questions

### How do commuter benefits save me money?

The amount of money you set aside to pay for your commute doesn't count as income, so you're not taxed on it. By having your commuting costs automatically deducted from your paycheck, you're actually taking home more money and giving less to Uncle Sam. It's something you're going to pay for anyway, so not doing it is like saying no thanks to free money.

### What are the different types of commuting expenses covered?

- Bus, ferry, train, trolley tickets and passes
- Parking expenses: meters, garages and lots
- Vanpool fees
- Bike maintenance and repairs

### What are the current monthly tax-free allowable limits?

- Transit and eligible vanpooling: \$270
- Qualified commuter parking: \$270
- Combined parking and transit benefits: \$540

### What's not covered?

- Tolls
- Taxis
- Gas/fuel
- Mileage
- Business trip costs
- Airport parking fees
- Parking fees at your home

### How do I get my commuter benefits?

Your vouchers, tickets, passes and prepaid cards are shipped directly to your home via USPS. If you use a Smart Card or our Commuter Check Prepaid MasterCard, then you can also directly load funds to your account via our online platform. Terms & Conditions apply.

### How do I use my commuter benefits?

Vouchers can be used to purchase transit tickets or passes from participating transit operators or to pay your parking vendor. Our prepaid MasterCard can be used at any transit or parking operator that accepts MasterCard nationwide. Keep in mind that your commuter benefit vouchers or prepaid cards cannot be used to pay fare directly; instead of your tickets and passes, you will still need to purchase your fare directly. We partner with over 3,200 transit operators, parking and vanpool providers and bicycle shops across the country. If your operator does not participate, call us at 800-531-2828, and we will contact them to enroll.

### **Can I redeem my commuter benefits for cash?**

No, you can only redeem them for qualified modes of transportation for getting to and from work.

### **What if I don't use all my allocated commuter benefit funds?**

No worries! Since commuter benefits are rolling, meaning you can sign up or drop out at anytime, your funds can be rolled over from month to month. Consider it your commuter benefits bank!

### **Sounds like a pain. How complicated is it, really?**

Pretty painless to be honest. You can sign into your account and set yourself up for automatic reorder, which ensures you'll receive your benefits each month hassle-free. Don't need as much or to order benefits that month? Simply log into your account and change your order in just a few clicks!

### **What Happens If I Terminate My Employment?**

The funds on your product passes will remain until they are used or the pass expires. For the Commuter Check Card: You will have until the end of your last benefit month to utilize the funds on your Commter Check Card, after that time any remaining funds be forfeitted. If you had post-tax funds loaded, those funds will be returned to your personal credit card on file or a check will be sent to you.