

Commuter Benefits

Plan Details

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Section 132 of the IRS Tax Code governs the Commuter Benefits Program. This section of the code allows employees to pay for qualified mass transit and parking expenses with pre-tax dollars.

Edenred is the vendor for the commuter purchases and delivery of products. For questions contact the HRC at 1-888-927-7700.

Overview

Commuter Benefits help you pay for your commute to and from work using tax-free dollars, which saves you money on your taxes each year. You can use commuter benefits to save money on eligible transit, vanpool, and parking expenses.

In addition to tax savings, you benefit from the convenience of online ordering and managing your transit and parking orders at your convenience via [Workday](#). As a participant of the commuter benefits program, you can enroll, change your contribution amount, or stop participating any month during the year. You can also opt out of certain benefit months if you know you will not need an order for a particular month.

How the transit account works	How the parking account works
<p>When you order your transit product each month, they are mailed directly to your home. If you opt for the commuter check card or if you have a smartcard from your transit authority, the monthly amount is reloaded to the card each month. Common eligible expenses:</p> <ul style="list-style-type: none"> - Public transit, including train, bus, ferry, subway, trolley, light rail, and water taxi - Vanpools 	<p>When you order your parking product each month, they are either mailed directly to your home or to your parking provider depending on the option you select when placing your order. If you opt for the commuter check card, the monthly amount is reloaded to the card each month. Common eligible expenses:</p> <ul style="list-style-type: none"> - Parking on or near the employer's property - Parking on or near a location from which you commute to work - Discount thru SpotHero (where available)

Eligibility

You are eligible to participate in the Commuter Program if you are a:

- full-time employee, or
- part-time employee who is scheduled to work 20 or more hours a week.

Enrolling

Participation in the Commuter Program is optional. Eligible employees can enroll any month of the year. To enroll:

- Go to [Workday](#), click **My Benefits & Retirement** app;
- Select your network status (on or off the BMO network);
- Click **Reimbursement Account** at the top of the page;
- Click **Commuter Account** and select **Manage my commuter benefits**.

To place an order, begin by selecting Elect Benefits. Based on the type of commute you choose, you will be guided through the ordering flow for that product type. Your online dashboard displays an overview of your commuter benefits account. From your dashboard you can:

- See your benefit election deadline;
- View and manage your recent orders;
- View your card balance and claims;
- Navigate to your profile and view support, instructional videos, and helpful guides.



The deadline to enroll is midnight Eastern Time on the 10th calendar day of each month.

Long Island and Metro North Railroad Monthly order deadline:

Due to ordering restrictions placed by this Transit Authority, the last day to order Long Island and Metro North Railroad is the 4th calendar day of the month for the coming benefit month.

You will receive your order before the first day of the benefit month in which you will use your pass or voucher. When you order your parking or transit product each month, they are either mailed directly to your home or to your parking provider depending on the option you select when placing your order. If you opt for the commuter benefits card, or if you have a smartcard from your transit authority, the monthly amount is reloaded to the card each month.

For example, if you place an order by December 10th, you will receive it before January 1st for use in January. If you are a Long Island or Metro North Railroad user, you must place your order by December 4th for use in January.



If you are a new employee, or newly eligible for benefits, you will be able to enroll in the Commuter Program as soon as Edenred receives your eligibility information – typically within two weeks after your hire date, or when you change to benefits-eligible status.

Contributions

Contributions will be deducted once a month, taken on your first paycheck of the month. If your monthly commuting expenses exceed the pre-tax limits; the remaining contributions will be deducted after-tax as a convenient way to fund the total amount of your transit pass in a single transaction.

The IRS enforces monthly contribution limits on pre-tax contributions. Those limits are:

Commuter program accounts	Monthly pre-tax limits
Mass transit	\$325
Parking	\$325

Pre-tax contributions are deducted from your pay before taxes are withheld, which lowers the amount of tax withheld from your pay. Depending on your income tax bracket, you could save as much as 40% on your commuting costs. That's because every pre-tax dollar you contribute is free of federal, most state and FICA taxes. If you live in a state that does not recognize the federal limit, your pre-tax contribution will be adjusted accordingly. Please consult with a tax professional for state-specific information.

You can make changes to your order from your dashboard. Click View Details on your order and click on the trash can icon to delete the order, or the pencil icon to edit the order. Changes to your order can be made up until the benefit lection deadline.

Paid and Unpaid leave of absence

You are responsible for discontinuing your commuter order while on Short Term Disability (STD) and reinstating it, if desired, when you return to work. You are not eligible to continue commuter benefits while on Long Term Disability (LTD).

Remember changes must be made by the 10th calendar day of the month (or the 4th calendar day for Long Island and Metro North Railroad users) to affect the following month's order.



If you have the monthly repeat order set-up your order will automatically process unless you go into the system and make a change by the deadline. You can opt out of certain benefit months if you know you will not need an order for a particular month.

Commuter benefit options

To see the specific transit and parking options available, go to [Workday](#), click on the **My Benefits & Retirement** app click **Reimbursement Account** at the top of the page, click **Commuter Account**, and select **Manage my commuter benefits**. From your dashboard click **Order Now** and select your commute method from the list of options.

Option	How it works
Prepaid Cards*	Reloadable commuter benefit cards are perfect for those that park and ride or take public transportation. Accepted at transit agencies or designated transit retail centers where only transit and vanpool passes, tickets, and fare cards are sold, or at fare vending machines.
Transit Passes	Products offered for hundreds of transit agencies nationwide. Simply select your desired transit passes through the Commuter Benefits online account, and you will receive your product by mail each month.
Smart Cards	Several transit agency-specific Smart Cards for your daily commute across the nation are offered and constantly adding more.
Transit Vouchers	Vouchers are redeemable for passes, tickets, or cards anywhere transit, or vanpool vouchers are accepted. Vouchers may only be cashed by businesses that provide transportation services.
Direct Pay	Your parking provider will be paid each month on your behalf.
Reimburse Me	Get reimbursed for your out-of-pocket parking expenses.

Transit and Parking Flex*

Participants who use the prepaid card will have access to this feature. If you are not currently using the prepaid card you can change your order to take advantage of this feature. If you have accumulated a high balance on your pre-tax commuter accounts, transit and parking funds are not interchangeable. According to the IRS, pre-tax dollars cannot be refunded. However, the latest guidance from the IRS states that accumulated pre-tax transit funds can now be used for parking, and parking funds can now be used for transit.



If you ordered a transit pass and did not receive it before the first calendar day of the benefit month, you can review your benefit election history and select “Lost/Stolen/Damaged Card” under the specific benefit you ordered or contact the HRC for further assistance at 1-888-927-7700.

Expenses not eligible

- tolls, traffic tickets, fuel, mileage or other costs incurred to operate a personal vehicle or taxi;
- taxi fares, EZ Pass, and airline tickets;
- business travel expenses;
- any expense incurred before the month in which your first contribution is deducted;
- expenses incurred by family members;
- airport parking fees or parking fees at your home;
- any expense incurred after the month in which your employment ends.

When participation ends

You may stop participating in the Commuter Program effective any month during the year. If you do not terminate your order by the 10th calendar day of the month (or the 4th calendar day for Long Island and Metro North Railroad users) and products are purchased for the following month, deductions will be taken from your payroll.

Your participation in this program automatically ends on your termination date.



In accordance with IRS regulations, unused benefits cannot be refunded. You will forfeit unused contributions for which you have not incurred eligible expenses by your termination date.