

COMMUTER BENEFIT PLANS

FREQUENTLY ASKED QUESTIONS



What are Commuter accounts?

Commuter Benefit Plans (commuter accounts) are employer-sponsored benefits that allow you to set aside pretax funds to pay for qualified Transit and Parking expenses associated with your commute to and from work.

Why should I participate?

Contributions to a Commuter account are deducted from your paycheck on a pretax basis, reducing your taxable income. You can save an average of 30% on your eligible transit and parking expenses.

What is a qualified mass transit expense?

Qualified Transit expenses include transit passes, tokens, fare cards, vouchers, or similar items allowing you to ride a mass transit vehicle to or from work. The mass transit vehicle may be publicly or privately operated and includes bus, rail, van-pooling or ferry. Transit benefits may not be used for tolls, gas, mileage or other personal commuting expenses.

What qualifies as van-pooling?

Van-pooling requires a commuter highway vehicle with a seating capacity of at least 7 adults, including the driver. At least 80% of the vehicle mileage must be for transporting employees between home and work with employees occupying at

least one-half of the vehicle's seats (not including the driver's seat).

What are qualified Parking expenses?

Parking expenses incurred at or near your work location or a location from which you continue your commute to work by car-pool, van-pool or mass transit are qualified. Eligible out-of-pocket expenses include parking fees for parking meters, garages and parking lots. Parking at or near your home is not an eligible expense.

Can I use my Commuter account to pay for business or personal travel expenses?

You can only use Commuter account funds to pay for your regular commute between your home and office for the purpose of working.

Whose Commuter expenses are covered?

Only your expenses qualify. Expenses for your spouse or dependents are not eligible.

Is there a limit to how much I can contribute?

Monthly limits are set by the IRS. **Parking and Transit plans have separate limits.** Any monthly expenses above **these**

limits are not exempt from taxes and cannot be applied to future months.

How does it work?

You authorize your employer to deduct a pretax amount for Parking or Transit (or both) from each paycheck, up to the IRS limits. You pay for the qualified transportation with your Benefits Card or you can pay out-of-pocket and then file a claim for reimbursement.

Can I change my election?

You can enroll, change your existing contribution, or terminate plan participation at any time.

What happens if I don't use all of my funds at the end of the plan year?

The money left in your Commuter account will be carried over into the next plan year.

Do I need to keep my receipts?

Retain your receipts, which should include the merchant name, date, amount of expense and a description of the purchase for a transportation pass or parking. If you are not given a receipt, a signed claim form will be acceptable showing the amount of the expense that you incurred for that time period.



If you have any questions, please contact TRI-AD Participant Services

Phone: 888-844-1372 Monday – Friday 5:00 a.m. – 6:00 p.m. Pacific Time

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