

Commuter Benefits Program FAQ: All Employees

1. When should I sign up for commuter benefits?

You can enroll in the commuter benefits program any time throughout the year. Changes made by the tenth of the month will be applied to the upcoming month.

2. What are the different types of commuting expenses covered?

The new commuter benefits program covers the following expenses:

- Bus, ferry, train, trolley tickets and passes
- Parking expenses (meters, garages and lots)
- UberPool and Lyft Line
- Vanpool fees

3. Can I change how I commute to work and have the commuter benefits updated to reflect this change?

Yes, you are free to change how you commute to work at any time. Any change will need to be made by the 10th of the month to be effective on the 1st of the following month. To make a change or to cancel your commuter benefits, visit BenefitsNavigator, click the "Your Spending Account" tile and select "Commuter Benefits Program" under the "Accounts" section.

4. Do I need to enroll on BenefitsNavigator every month in order to maintain my commuter benefits?

You have the option of setting up as reoccurring or on a monthly basis. If you choose monthly, you have until the tenth of the month to register in order for your elections to go into effect the following month.

5. How often will my commuter benefits deduction be taken out of my paycheck?

The deduction will only be taken from your first paycheck of the month.

6. What is my monthly commuter benefits limit?

In 2024, your monthly limit is \$315. This amount is subject to IRS rules.

7. What happens if my commuting expenses exceed the IRS limit of \$315?

If your monthly commuting costs exceed the IRS limit, you will have to supplement with your own money. This can be deducted from your paycheck after tax.

8. If I elected less than \$315 for a month, am I allowed to deduct more than \$315 pre-tax the next month?

No. The IRS only allows a total maximum deduction of \$315 per month per mode of commute (parking or transit).

9. I see that there's a MasterCard option. What can that be used for?

You can use the MasterCard to pay for eligible commuter expenses, including UberPool and Lyft Line. If your commute involves a MasterCard, please refer to the User Agreement that was included in your MasterCard mailer.

10. So I can use the MasterCard to pay for Uber and Lyft rides?

Yes. Uber and Lyft have introduced the ability to use pre-tax commuter benefits dollars using their ridesharing platforms, UberPool and Lyft Line, which connect you with other passengers along your route. Just link your MasterCard to your Uber or Lyft account(s). Please note that you will not be able to use the card to pay for any other services that Uber or Lyft currently offer.

11. Do I need a PIN in order to use the MasterCard?

The MasterCard will be a debit card and have a PIN, but it can be used like a credit card in scenarios in which a PIN is not able to be entered.

12. Once I enroll in the commuter benefits program, when do I receive documentation?

If you already have a mass transit parking pass or ticket, you'll need to link your card/pass when enrolling in the commuter benefits program. If you don't have a pass or card, you can register for the commuter benefits program and expect to receive documentation in the mail prior to the first of the month.

13. Can I use this money to pay for my monthly car payment?

No, under the IRS rules, monthly car payments are not an eligible expense.

14. Can I use my commuter benefits funds to pay for gas?

No, you cannot use commuter benefits funds to pay for fuel, mileage, or other costs related to your personal vehicle.

15. Do my unused commuter benefits funds roll over from month to month?

Yes, any unused amounts will roll over to the next month.

16. Can I use my commuter benefits to pay for tolls, EZ Pass, etc.?

No, you may not use the funds to pay for tolls or EZ Pass expenses.