



# Commuter Benefits Program

Commuting to work – and the expenses associated with it – is a necessity for most people. The Commuter Benefits Program from BenefitWallet® allows you to direct pre-tax paycheck contributions to help pay for eligible transportation and parking expenses you incur while commuting to and from work. It's an easy way to put extra money in your pocket each month and make your commute to work more convenient and affordable.

## How the Commuter Benefits Program works

- Enroll in the program through your employer by electing the Transportation Account and/or the Parking Account.
- Estimate how much you spend each month on transportation expenses and/or parking.
- Set your pre-tax paycheck deductions.
- Receive a Welcome Kit and BenefitWallet debit card (if offered by your employer) in the mail prior to your effective date.
- Use your BenefitWallet debit card to pay for eligible expenses. You could also pay out of pocket and request reimbursement online or through the BenefitWallet mobile app.

## Eligible expenses

The IRS rules determine which transportation and parking expenses are eligible for reimbursement including:

- Train
- Subway
- Bus
- Ferry
- Vanpool
- Parking at or near work
- Parking at or near public transportation to get to work

## Paying for eligible expenses

Your paycheck contributions are automatically deposited to the appropriate account, and you use your BenefitWallet debit card to purchase monthly transit passes and/or pay for qualified parking expenses. No claim forms or receipts are needed when using your debit card.

Keep in mind that while the debit card can pay for both transportation and parking fees, each account is separate. Per IRS rules, you cannot transfer funds from your Transportation Account to your Parking Account, or vice versa.

We make it easy to manage your Commuter Benefits Program through [mybenefitwallet.com](https://mybenefitwallet.com).

## We're here to help



For more information about the Commuter Benefits Program, please visit [mybenefitwallet.com](https://mybenefitwallet.com) or call the BenefitWallet Service Center at **855.236.8600**.

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## Frequently asked questions

### Will I receive a BenefitWallet debit card?

Yes (if offered by your employer), you will receive a personalized debit card within two weeks of your enrollment being processed.

### What types of expenses are eligible?

IRS rules determine which expenses are eligible. In general, the Commuter Benefits Program covers transportation and parking expenses related to your commute to work including train, subway, light rail, bus, ferry, vanpool, parking at or near work, and parking at or near public transportation to get to work. For a list of eligible expenses, refer to IRS Publication 15B at [www.irs.gov/pub/irs-pdf/p15b.pdf](http://www.irs.gov/pub/irs-pdf/p15b.pdf).

### How do I submit for reimbursement?

In most cases, you will not have to submit a claim for reimbursement. This is because your BenefitWallet debit card pulls funds from the appropriate account at the point of purchase to pay for eligible expenses.

If the BenefitWallet debit card is not accepted at your vanpool or parking provider, you may file claims to be reimbursed through [mybenefitwallet.com](http://mybenefitwallet.com) for qualified expenses you incur, up to the monthly limit. Per IRS rules, transportation expenses other than vanpool services do not qualify for direct reimbursement; you must use your debit card.

### Why was my commuter benefits purchase declined when I paid by debit card?

Your BenefitWallet debit card is programmed so it can only be used at locations where qualified transportation or parking services are sold. If your purchase was declined, it is most likely because the location sells ineligible items, or your balance was insufficient to cover the expense. For an insufficient balance, you may use your personal credit card or cash to cover the additional expense. Your paycheck contributions are added to your account only after they are deducted from your paycheck.

If BenefitWallet administers other spending accounts offered through your employer, you will receive one debit card that can be used for all applicable account expenses.

### Can I manage my accounts online?

The most secure way to manage your commuter account(s) is through [mybenefitwallet.com](http://mybenefitwallet.com). From there you can file claims for reimbursement, access your account balance, review transactions and any pending claims, and upload required documentation.

### Who do I contact with questions?

For more information about the Commuter Benefits Program, please contact BenefitWallet at **855.236.8600** or visit our website at [mybenefitwallet.com](http://mybenefitwallet.com).