

Qualified Transportation Benefits Program Offered to Eligible Commonwealth of Massachusetts Employees(QTBP)

Benefit Strategies, LLC has recently been engaged to administer the Qualified Transportation Benefits Program for the Commonwealth of Massachusetts. Please review this email carefully to understand how this may affect you and your participation in the plan.

Welcome!

The Commonwealth of Massachusetts offers all employees in the HR/CMS Payroll to participate in the Qualified Transportation Benefits Program. Our next enrollment phase allows all eligible employees to participate in the Parking Reimbursement Plan. The Plan allows you to pay for parking expenses using pre-tax dollars.

Q: How does this Parking Reimbursement Plan work?

A: You will choose the amount to have deducted from your paycheck based on your monthly Parking expenses. Like the Transit Reimbursement Plan, the IRS limits your monthly pre-tax contribution amount to \$230. Should your expenses exceed the maximum, you can put the remainder in a post-tax account. Changes can be made on a month-to-month basis, but since this is a prefunded account, you must pay close attention to the deadlines each month to make your changes or they will not be effective until the following month.

Q: How do I use the plan if my parking facility only accepts cash?

A: If your parking facility only accepts cash, you may file a claim for the current month on or after the first of that month. Benefit Strategies will process payment of all claims received by Thursday at noon by the following Monday. We will issue you a check or send you a direct deposit reimbursement depending on your current reimbursement method.

Q: My parking facility accepts the debit card. Can I use the Benefit Strategies VISA card to pay for my monthly parking expenses?

A: Yes, you may use your debit card to pay for the purchase of your monthly parking expenses.

Q: Well, I also participate in the Transit account. Do I receive a new Visa Debit card for the Parking Plan or can I use the same one I already have for both plans?

A: The Benefit Strategies Visa Debit Card can be used for both the Parking and Transit benefits. You will not receive a second card if you are already enrolled in the Transit benefit and subsequently enroll in the Parking benefit.

Q: What expenses can the Parking Plan be used for?

A: 1. Parking a vehicle in a facility that is near my place of work OR
2. Parking at a location from where I commute to work (e.g., the cost of parking in a lot at the train station so that I can commute in on the train.)

Q: Unlike my MBTA pass, I usually pay my garage either every day or once a week, but definitely not once a month up front before the month even starts. Is it still okay to enroll and use the Parking benefit that way?

A: Yes, absolutely. Most parking facilities do not charge monthly anyway. If yours does, that's great. However, once the month's Parking balance is loaded onto your Visa debit card, it is your money to use however you'd like, provided it's for eligible, IRS accepted parking expenses.

Q: What happens if I do not use all of the money I put aside each month in 2010? Do I lose it or will it rollover to 2011?

A: Just like the Transit Reimbursement Plan, anything you do not use will carry over to the next plan year. Please also remember you can make changes on a month-to-month basis if you know you'll be using the benefit more or less in the coming month(s).

Q: Is there a deadline for submitting a claim? For instance, can I submit a claim for reimbursement in November for an expense I incurred way back in June?

A: The rules state that you may be reimbursed for expenses incurred up to 180 days from the ***date of service***. So in the example provided, yes, you could submit a claim form in November for an expense incurred in June and be reimbursed.

Q: How do I sign up?

A: Please click on the following link to go to the Commonwealth Transportation Benefits home page. The enrollment form can be accessed by clicking on the CTB Election Change icon.

http://www.benstrat.com/clientlink_ctb.html

If you have any questions or concerns feel free to contact us at **1-877-353-9442** or communicate with us via:

- Email to commonwealth@benstrat.com
- Fax to: 603.647.4668