



Commuter Choice Assistance Program

What is a Commuter Choice Assistance Program?

A commuter choice assistance program helps reduce the strain on your paycheck caused by work-related transportation expenses. Section 132 of the Internal Revenue Services (IRS) code allows you to use “pre-tax” dollars for such eligible transportation expenses as mass transit (e.g. subway) and parking. Benefit Strategies, LLC makes it easy for you to take advantage of this pre-tax benefit and start saving money.

Easy steps to savings!

It's easy to save money with the Commuter Choice Assistance Program. You decide how much money you need for work related transportation expenses during the year, and then talk to your human resources department about setting up a commuter choice account. The money will be deducted from your paycheck each pay period and it will go into your commuter choice account before federal income taxes are withheld, which mean you pay less in taxes - ultimately saving you money.

Eligible expenses include work-related parking expenses as well as subway, train MBTA and bus costs. There are two types of Commuter Choice accounts:



Parking Account: This account allows you to use pre-tax dollars to pay for work related parking expenses. Eligible expenses include: parking costs incurred at or near your worksite, or facility from which you commute to work by carpool, commuter highway vehicle, mass transit facilities or by any other means.



Transit Account: This account allows you to use pre-tax dollars to pay for expenses incurred traveling to and from work. Eligible expenses include costs for mass transit, such as subway, train, bus, ferries and transit in a qualified commuter vehicle (e.g. vanpool). A transit pass is any pass, token, fare card, voucher or similar item entitling a person to transportation on mass transit facilities. **No Manual claims** can be submitted for the Transit Account, participants must use their debit card described below.

For added convenience: *FLEXEXPRESS*® debit card!

Benefit Strategies, LLC provides a *FLEXEXPRESS*® MasterCard that looks and works like a typical debit card, making the process as easy as possible. There are no up-front payments, and charges are automatically deducted from your account. Transit passes should be bought online or at the point of service with the debit card. **No manual claims can be submitted for the transit account.** If a parking vendor does not accept MasterCard, you can still submit a manual claim to us for quick reimbursement. We guarantee prompt processing for all completed parking claims.

Submitting manual claims using the claim form

When submitting a claim for eligible expenses, please use the Commuter Choice reimbursement claim form. This document is available online at www.benstrat.com. Your request for reimbursement can be mailed to PO Box 1300, Manchester, NH 03105, e-mailed to flexdept@benstrat.com or faxed to 603-647-4668.

More Commuter Choice savings!

Unlike Flexible Spending Accounts, any unused contribution you make to the plan will be carried over from your account year to year.