

COMMUTER CHOICE

Why enroll in a Commuter Choice Transit or Parking Account? To reduce your taxable income and put more money in your pocket!



Commuter Choice accounts help reduce the strain on your paycheck from work-related transportation expenses. Section 132 of the Internal Revenue Service (IRS) code allows you to use “pre-tax” dollars, up to a monthly maximum, for eligible mass transit and parking expenses. Benefit Strategies, LLC makes it easy for you to take advantage of this pre-tax benefit and start saving money!

To enroll, you simply decide how much money you need for work related mass transit and/or parking expenses each month. The amount within the monthly pre-tax maximum will be deducted from your paycheck each pay period, prior to Federal, State and FICA taxes being calculated. You pay less in taxes so you save money! Your monthly election amount will continue throughout the plan year unless you decide to reduce, increase or stop your election.



There are two types of Commuter Choice accounts, Parking and Transit. You can enroll in one or both accounts.

Parking Account: This account allows you to use pre-tax dollars to pay for work related parking expenses.

ELIGIBLE EXPENSES INCLUDE	INELIGIBLE EXPENSES INCLUDE
<ul style="list-style-type: none"> ✓ Work related parking costs incurred at or near your worksite ✓ Work related parking costs incurred at or near the place from which you commute to work by any means 	<ul style="list-style-type: none"> ✗ Parking expenses that are not work related ✗ Parking at an airport for air travel

Transit Account: This account allows you to use pre-tax dollars to pay for expenses incurred traveling to and from work. A transit pass is any pass, token, fare card, voucher or similar item entitling a person to mass transit transportation.

ELIGIBLE EXPENSES INCLUDE	INELIGIBLE EXPENSES INCLUDE
<ul style="list-style-type: none"> ✓ Work related mass transit expenses, such as bus, light or regional rail, streetcar, trolley, subway or ferry ✓ Vanpool 	<ul style="list-style-type: none"> ✗ Mileage and tolls ✗ Taxis and limousines



Using your Transit Account Funds:

When you enroll in the Transit Account, you will receive a FLEXEXPRESS® card which looks and works like a typical debit card, making the process as easy as possible. You use the card to purchase a mass transit pass that best suits your needs, and the amount will be deducted from your Transit Account. For example, if you will only be using mass transit for a portion of the month due to vacation, you can choose to purchase a pass option other than a monthly pass. You also choose when to purchase your pass. As long as you have sufficient funds in your Transit account, you can purchase a pass at any point in the month. Your card can be used at transit vendors, including online transit vendors.

Please note that no reimbursement requests can be submitted for Transit Accounts, participants must use their debit card.

Using your Parking Account Funds

When you enroll in a Parking Account, you can elect to receive a FLEXEXPRESS® card which 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 Parking Account balance.

If you have used your own funds to pay for parking you have two options for requesting reimbursement:

- 1) Log in to your Benefit Strategies account at benstrat.com and look for the link to file a claim. If you have a receipt, you can scan and save it and then browse to upload it through the web site. If you don't have a receipt, you will need to provide the following information: the month in which you parked; the name of the parking provider; the total amount to be reimbursed.
- 2) Complete our Parking Benefit Plan Reimbursement Request Form. You can find this on benstrat.com or contact us at 1-888-401-FLEX(3539) to have one sent to you.

Access your Commuter Choice Accounts

Online - You will be sent information regarding your secure online portal. There you can file for parking reimbursement, set up text message alerts, view claims history, account balances, filing deadlines, and more.


Mobile Application - Download our mobile application by searching Benefit Strategies on your iPhone, Android and tablet devices to access information on the go!


Your Benefit Strategies Customer Relations Team

- 1-888-401-FLEX (3539) or info@benstrat.com
- Monday - Thursday 8:00 AM - 6:00 PM ET; Friday 8:00 AM - 5:00 PM ET
- Language Translators are available, please call for details
- Automated system available through our toll free number at all times
- Please visit our website at benstrat.com; online chat available



 **Trust Loyalty Commitment**
• Our customers trust we are committed to solving their problems.

 **Think Like the Customer**
• Treat others as you would like to be treated.

 **Tender Loving Care**
• Attending to customers with consideration and compassion – we strive for one-call resolution.