

## COMMUTER CHOICE TRANSIT

**Why enroll in a Commuter Choice Transit Account? To reduce your taxable income and put more money in your pocket!** A Commuter Choice transit account helps reduce the strain on your paycheck from work related mass transit 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 expenses. Benefit Strategies, LLC makes it easy for you to take advantage of this pre-tax benefit and start saving money!



You simply decide how much money you need for work related mass transit expenses each month. The amount within the monthly pre-tax maximum will be deducted from your paycheck, 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.

A transit account lets you use pre-tax dollars to pay for expenses you incur 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
✓ Work related mass transit expenses such as bus, light or regional rail, streetcar, trolley, subway or ferry	✗ Mileage and tolls
✓ UberPOOL, Lyft Line, Vanpool	✗ Taxis and limousines

### Using Your Commuter Choice Transit Account Funds:

When you enroll in the Transit Account through your employer, Benefit Strategies will send to your home address 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 and how 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 the use of the FlexExpress card is mandatory for this program. There is no other reimbursement process.**

### Access Your Commuter Choice Transit Account

**Online** – You will be sent information regarding your secure online portal. There you can set up text message alerts, view transaction history, account balance, 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!

### Contact Customer Service through the method that works best for you!

Customer service representatives are available to help you Monday – Thursday 8 am to 6 pm, and Friday 8 am to 5 pm Eastern Time. Please choose the best option that fits your needs:

- Chat online at: [www.benstrat.com](http://www.benstrat.com)
- Call: Toll free 1-888-401-3539
- Email: [info@benstrat.com](mailto:info@benstrat.com)