

## FAQ WilmerHale Commuter Choice Benefit

**Why should I 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! You can also elect additional funds on a post-tax basis if your monthly expenses exceed the pre-tax maximum. Your monthly election amount will continue throughout the plan year unless you decide to reduce, increase or stop your election.

**What types of Commuter Choice Accounts are there?** 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. The 2014 monthly maximum election for a Pre-Tax Parking Account is \$250. You may also elect up to \$1,000 in post-tax dollars if your monthly parking expenses exceed the pre-tax maximum.

ELIGIBLE EXPENSES INCLUDE	INELIGIBLE EXPENSES INCLUDE
✓ Work related parking costs incurred at or near your worksite	X Parking expenses that are not work related
✓ Work related parking costs incurred at or near the place from which you commute to work by any means	X 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. The 2014 monthly maximum for Transit Accounts is \$130. You may also elect up to \$1,000 in post-tax dollars if your monthly transit expenses exceed the pre-tax maximum.

ELIGIBLE EXPENSES INCLUDE	INELIGIBLE EXPENSES INCLUDE
✓ Work related mass transit expenses, such as bus, light or regional rail, streetcar, trolley, subway or ferry	X Mileage and tolls
✓ Vanpool	X Taxis and limousines

### How do I Enroll or Make a change to my Commuter Choice Account?

Enrollment and changes are completed online on the Benefit Strategies website. [www.benstrat.com](http://www.benstrat.com) Once the Home page has loaded click on the WilmerHale Icon in the lower right hand corner of the page. This will bring you to the Commuter Choice Benefit Page which will have the links to the election and change form. All changes must be completed by the *last business day* of the month to be effective for the next month’s payroll deduction to reflect the change. Please refer to the Commuter Choice Calendar for these deadlines.

### **How do I use the Transit Account Funds?**

When you enroll in a Transit Account, you will receive a *FLEXEXPRESS® DEBIT* card. You can 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 paper claim reimbursement requests can be submitted for Transit Accounts, participants must use their debit card. **Note: When making your purchases the transaction must be run as a CREDIT transaction.**

### **How do I use the Parking Account Funds?**

When you enroll in a Parking Account, you will receive a *FLEXEXPRESS® DEBIT* card. You may use the card to purchase qualifying parking expenses. The funds will be automatically deducted from your Parking Account balance. **Note: When making your purchases the transaction must be run as a CREDIT transaction.**

Parking accounts may file a paper claim reimbursement. If you've 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](http://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 the WilmerHale Commuter Choice Benefit Page on the benefit strategies website.

### **How do I monitor the use of the Commuter Choice Account?**

Whether you enroll in a Transit Account or Parking Account, you will be sent information on how to log in to your personal account at [www.benstrat.com](http://www.benstrat.com). From this secure portal you can view your claims history, payment history, your account balance, submit a Parking Account reimbursement request and more.

If you have an iPhone, Android phone or tablet device you can download the Benefit Strategies Mobile Application. You will be able to access your account balance and view account history on the go. Simply visit the App Store and download the Benefit Strategies Application.

Through our toll free number, 1-888-401-FLEX (3539), you can find out your account balance by accessing our automated system at any time. You can also speak to a Customer Relations representative during our regular business hours: Monday – Thursday 8:00 AM – 6:00 PM ET and Friday 8:00 AM – 5:00 PM ET. If you prefer to contact our Customer Relations team via email, please use [info@benstrat.com](mailto:info@benstrat.com).