

Workable ... Solutions Participant Guide Mass Transit



What You Need to Know About Commuter Assist Mass Transit

Commuter Assist Plan

Commuter Assist Mass Transit is a tax-advantaged account funded primarily by the employee, although some employers may opt to contribute as well. If you already have to commute to work via mass transit, why not cushion the cost of your commute by cutting the cost of tax out of your commuting budget?

The great part about the Commuter Assist Mass Transit plan is that you can use the same DirectPay Benefits Card that you use for your other Workable Solutions benefits accounts.

So, before the plan year begins you will determine a certain amount of your pre-tax salary (up to the maximum amount regulated by the IRS) to contribute to your Commuter Assist account. If you already have a DirectPay Benefits Card, the Commuter Assist account will be added to your current card. If not, a card will be mailed to you. It's as simple as swiping the card at the vending machine or ticket counter where you purchase your fare.

You save a whole lot of money with minimal effort on something that you already do.

The Five Keys to Understanding Your Transit Commuter Assist Plan



1. Your plan benefits are provided to you tax-free, so the IRS requires you to document how the money is spent.
2. For 2011, you may contribute up to \$120 a month for mass transit and/or van pooling expenses.
3. Revised IRS regulations says that your DirectPay Benefits Card may only be used at locations or vending machines that exclusively sell tickets, tokens or other transit fare media.
4. Taxi fares are not an eligible expense; trains, subways and buses are covered.
5. You may also use your Commuter Assist Plan to pay for van-pooling or shared-ride expenses.

First things first

Before the plan year begins, you'll elect a certain amount of pre-tax salary to cover qualified costs to commute to work. If your transit costs change during the year, you can change your contributions any month you need to. These changes will be effective on the following 1st of the month.

After you enroll, a DirectPay Benefits Card will be mailed to your home. It is sent in a nondescript envelope for security purposes, so be sure to open and save it. If you already have a card, your Commuter Assist plan will be added to your existing card. You'll use your DirectPay Benefits card just like a credit card to pay for mass transit fares and parking charges for the current month.

Use of the card is limited to vendors and/or vending machines that exclusively sell fare passes, tokens or tickets. Advance purchases are not permitted.

What's Covered?

- Mass transportation fares, which include any pass, token, fare card, ticket, etc. for public transportation (train, subway, bus, ferry) to and from work.
- Commuter highway vehicle transportation, better known as van pooling. The vehicle may be owned or leased by the employer or a service provided by a vendor, but must meet certain conditions:
 - ✓ It must seat six or more adults (not counting driver).
 - ✓ The vehicle must be used 80% or more of the time for transporting employees to and from work.
 - ✓ The number of employees transported for commuting purposes must average at least half of the adult seating capacity of the vehicle.

What's Not Covered?

- Cost of fuel
- Taxi or limousine fares
- Tolls paid for roads, bridges or tunnels
- Transportation costs not related to work
- Unreimbursed business travel expenses
- Commuter Assist is only available for work-related mass transit and parking expenses, so don't use the card on your days off or vacations. It just covers your expenses, not parking or transit charges for dependents.

Using your DirectPay Benefits Card

You'll use your DirectPay Benefits card just like a credit card to pay for mass transit fares and parking charges for the current month. Use of the card is limited to kiosks and/or vending machines that exclusively sell fare passes, tokens or tickets. Advance purchases are not permitted.

Card charges are limited by the maximum monthly allowance or your current available balance. Your plan is funded each payroll period. So when you first enroll in the plan, you'll need to wait until you have enough funds built up before you use it.

If your transit vendor does not accept card payments, you may file a claim online, and have your transit expenses direct deposited to your bank account. If you need to use this option, be sure to download, complete and submit a direct deposit authorization form.

Online claims generally must be followed up by submitting documentation by mail, fax or e-mail. Documentation must show the dates to which the fare and/or parking expenses apply, the name of the vendor and the amount.