



Commuter Benefits Frequently Asked Questions



1. What are commuter benefits?

Commuter benefits are employer-provided voluntary benefits programs that allow you to set aside pre-tax funds to pay for eligible transit and parking expenses related to commuting to work. Eligible expenses can include transit, vanpooling and work-related parking costs. If you have both a parking account and a transit account, each account is entirely separate, and funds cannot be transferred from one to the other. Transit and/or parking benefits are limited to your expenses only. Reimbursement is not allowed for spouse or dependent transit or parking expenses.

2. What expenses are eligible?

Parking: expenses for parking at or near your work location or at or near a location from which you commute using mass transit.

Transit: expenses include public transportation such as train, bus, monorail, streetcar, subway and ferry. This also includes services such as UberPool and Lyft Shared. Vanpool expenses are eligible, but the highway vehicle must seat at least six adults, excluding the driver.

3. How do I enroll in transit or parking benefits?

If you are eligible under your employer's plan rules, you can enroll on [NetBenefits](#). Simply log on and select Reimbursement Accounts. Under "Your current benefits" select Eligible next to Parking or Transit. Then select "Enroll in Commuter."

4. What do I do if the cost of my monthly pass changes? Can I update my election amount?

Election amounts can be updated month-to-month. Simply log in to [NetBenefits](#) and select Reimbursement Accounts. Under "Your current benefits" select

Parking or Transit. Hover over Accounts in the upper menu bar and select "Account Summary." Select the + icon beside your parking or transit account and then select "Update Election."

5. When are my funds available?

Funds are available as they are contributed to your account each payroll cycle.

6. How do I access the funds available in my commuter account?

Your commuter funds are loaded to a Fidelity NetBenefits CommuterCard®, in separate buckets for your transit and/or parking balances. Fidelity will mail you a card within 5-7 business days of when you complete your online election. You can use the card to pay for your commuting expenses.

7. What is the NetBenefits CommuterCard®?

The NetBenefits CommuterCard® is a special-purpose card that provides an easy, automatic way to pay for qualified transportation expenses. The card provides electronic access to the amounts set aside in your respective commuter benefit accounts: transit and parking. At the point of sale, the Merchant Category Code (MCC) will direct the card to the appropriate account to decrease for your purchase.

8. How does the NetBenefits CommuterCard® work?

Your available transit and/or parking account balance(s) is stored on the NetBenefits CommuterCard®. You can use your card to pay for qualified transit expenses at eligible merchants and service providers that accept debit cards for payment. The eligible amount of the purchase will be deducted – automatically – from the appropriate account based on the type of merchant and available balance in the account.

9. How can I use my funds?

The NetBenefits CommuterCard® can be used to purchase mass transit passes, tokens, or fare cards at a valid transit fare terminal as well as payment for parking expenses at or near your work location or at or near a location from which you commute using mass transit. The card maintains separate accounts for parking and transit and when you swipe the card the transaction will be directed to the appropriate account based on the merchant.

The amount of funds on your card must cover the full balance of your purchase or the transaction will be declined. You can split the cost of your purchase by paying with the remaining balance on your card, then using an alternate form of payment for the balance. For example, if you're purchasing a transit pass that costs \$300 and have a \$250 balance on your NetBenefits CommuterCard®, present your NetBenefits CommuterCard® for the first \$250 and an alternate form of payment for the remaining \$50.

10. How can I check my commuter balance?

Log on to [NetBenefits](#) and select Reimbursement Accounts. Under "Your current benefits," select Parking or Transit. Select "Accounts" and "Account Summary" in the green header bar.

11. Can my spouse or dependent use my commuter benefits account?

No. Transit and/or parking benefits are limited to employee expenses only: reimbursement is not allowed for spouse or dependent transit or parking expenses.

12. What happens if I terminate employment?

Your NetBenefits CommuterCard® card will be deactivated, and you'll have a run-out period to submit mass transit or parking claims incurred while you were still actively employed. Your employer determines the length of the run-out period. After the run-out period ends, any remaining funds in your account are forfeited back to your employer.

13. What happens if I choose to no longer participate in commuter benefits but I'm not terminating employment?

To cancel your enrollment, log in to [NetBenefits](#) and select Reimbursement Accounts. Under "Your current benefits," select the Parking or Transit plan name. From there follow the instructions for updating your commuter enrollment.

You can continue to submit mass transit and parking claims for a set amount of time determined by your employer, also known as the run-out period. Your NetBenefits CommuterCard® will no longer work for mass transit and parking expenses.

14. What if I have funds remaining at the end of the year?

At the end of the year, funds will automatically roll over to the new year. Since commuter benefits are a month-to-month benefit, you aren't required to re-enroll.

