Fringe benefits are offered under Section 132 of the Internal Revenue Code and are completely separate from any Flexible Benefit Plan benefits your employer may offer. Enrolling in this benefit can save you between 20 – 30% on your work related commuting expenses.

**Enrollment**

These programs run on a monthly basis, allowing you to join, cancel, or change your election amount at any time during the year. Generally such changes are effective in the month following the change request, but it’s best to consult with your Benefits Department to learn specific information about electing, cancelling or changing your election decisions. Your enrollment continues from month to month and year to year unless you either terminate employment or request to adjust/cancel your monthly contributions.

**About Your Transit Account**

Opening a transit account allows you to use funds set aside for this purpose to purchase transit passes as well as to pay for qualified carpooling without having to use taxable income.

**Transit Passes** include any of the below items if the items are purchased solely for the purpose of commuting to and from work use mass transit (bus, subway, train, etc.):

- Tokens
- Vouchers
- Fare-cards

**Qualified carpooling** must meet the below criteria:

- The Vehicle must be able to sit 6 or more adult passengers
- The Vehicle must carry at least 3 passengers
- The Vehicle must have 80% of the mileage allocated to transporting passengers to and from their place of work
- The Vehicle must be owned by the employer or a third-party transportation service (such as VanPool)

**Fund Access**

Due to IRS Ruling 2014-32, most transit plans will no longer support manual cash reimbursement. As a result, you will be required to use your benefit card as your sole method of payment. When using your benefit card, please be advised that the following rules apply:

- Cards are cash value cards. They carry the value of the balance in your account on the day of the card swipe.
- Card swipes will apply to the monthly transit limit in which the card swipe occurred. For example, if you use your benefit card on January 1, the transaction will apply to the monthly IRS limit for the month of January.
- The IRS imposes a monthly limit. Even if you have a balance available, the card will decline if your card use would exceed the monthly transaction limit in force as of the day of your card swipe.