



Parking & Transit Frequently Asked Questions

What is a Parking & Transit Program?

A Parking & Transit Program is a nationwide voluntary program that allows employees to pay for their qualified commuting and work-related parking expenses, to and from work, using pre-tax dollars and post-tax dollars. There are two types of Parking & Transit Program accounts: *Mass Transit Expense Accounts* and *Parking Expense Accounts*. You can elect to join these accounts on a pre and post-tax basis.

How will it benefit me to enroll in the Parking & Transit Program?

The money used to pay for transportation expenses, within IRS limits, are pre-tax dollars. This money is not subject to federal, state (in most states) and FICA taxes. Therefore, you can save hundreds of dollars a year by using this benefit ... depending on your contribution level.

How does a Parking & Transit Program work?

You must elect a Parking & Transit Account through your employer. This allows your employer to make payroll deductions based on your monthly elected amount. When expenses are incurred, you can use your EBPA Benefits Card, similar to a credit/debit card, to pay for these expenses, or you may request reimbursement of the expenses, via a reimbursement claim form with appropriate proof of payment.

What is a “qualified” Transportation Expense?

A “qualified” Transportation Expense Program means the expense must be eligible in accordance with IRS guidelines and must also be work related.

What expenses qualify for reimbursement under the Mass Transit Expense Account?

Mass Transit expenses are any pass, token, fare-card, or similar item entitling a person to ride on a mass transit vehicle or a commuter highway vehicle.

What is a commuter highway vehicle?

A commuter highway vehicle, or vanpool, must have a seating capacity of at least six adults, excluding the driver, and at least 80% of the vehicle’s mileage is for transporting employees between their residence and place of employment.

What expenses qualify for reimbursement under the Parking Expense Account?

Parking Expenses must be incurred by you, the employee, at or near your place work, or at or near an area from which you commute to work, utilizing mass transit, commuter highway vehicles, or carpools. This benefit cannot be used for expenses at or near your residence.

If my neighbor and I travel to work together, and I pay half of the gas expenses, are these qualified expenses under this plan?

Carpooling expenses are not qualified expenses under the qualified transportation program.



My spouse pays for parking as well. Is this a qualified expense under my plan?

No. In order for expenses to be qualified, they must be the expenses of the employee.

Can I use the Parking & Transit Program for the tolls I pay to commute to work?

Tolls are not considered qualified expenses under the Parking & Transit Program.

What are the IRS limits for a Parking & Transit Program?

The IRS may adjust limits for the Qualified Transportation program based on Cost of Living adjustments. Check with your employer for the most current update.

What is the EBPA Benefits Card?

The EBPA Benefits Card looks and works like a credit/debit card. It allows employees to pay for eligible expenses at the point of purchase.

If asked, should I select “Debit” or “Credit”?

Purchases with your EBPA Benefits Card can be processed using credit or debit.

If you prefer to use debit, you can access your PIN online through the **EBPA WealthCare Portal**. Under the debit card tab, click on **Debit Card** and click on **Card Status**. There will be a **View PIN** link next to your card number.

What are the advantages of a Benefits Card?

The EBPA Benefits Card eliminates the manual submission of forms for reimbursement. With a Benefits Card, payment is immediate. Without a Benefits Card, you must pay up front and wait for reimbursement.

How do I receive a Benefits card?

Once you sign up for the Parking & Transit Program, an EBPA Benefits Card will automatically be issued in your name and mailed to your home address. Please Note: if you have a Flexible Spending Account you will use the same card for FSA and Parking & Transit.

How do I use my Parking & Transit Program account utilizing the Benefits card method?

When you incur a qualified expense, simply swipe your Benefits Card, and the funds will be automatically deducted from your Parking & Transit Program account. It is still necessary to save your receipts. EBPA will verify that expenses are “qualified”, and may require that you submit written documentation.

What other options do I have for submitting Parking & Transit Claims?

Claims may be electronically transmitted through our Secure Document Submission Portal: <https://secure.ebpabenefits.com>; online through EBPA’s FSA claim system; faxed; mailed or by Mobile App.

Do I have to have a receipt for my parking or vanpool expenses?

Parking and vanpool expenses require a written receipt when available.

Once I sign up, am I obligated to remain in the plan for the remainder of the year?

No. You can withdraw from the plan at any time. This is a monthly election.



What happens if I leave the company?

If you leave the company you can continue to submit paper reimbursement requests for any dollars remaining in the account, as long as expenses were incurred prior to your termination date. You may not use the Benefits Card after your employment with the company terminates. The EBPA Benefits Card will be cancelled immediately upon your termination of employment. If you leave the company, your contributions to the Parking & Transit Program will be discontinued.

Questions?

If you have any questions, please call EBPA's Customer Service Department at **1-800-578-3272**.