



Commuter Benefits Frequently Asked Questions

What are commuter benefits?

Commuter benefits allow you to pay for public transportation or parking expenses with pre-tax funds.

You may choose to have a transit account OR a combined transit and parking account. Transit covers public transportation.

Parking benefits must be used for parking at or near work, or near a place where you take public transportation to work (known in some places as Park & Ride).

You can use the funds to have prepaid transit passes delivered to your home, or use the NYC Commuter Prepaid Mastercard® at most commuting-related point of purchase locations. We offer public transit coverage in the New York tri-state area, so you're almost certain to benefit from commuter benefits, no matter where you live. For those using the program for parking, you can have automatic, monthly direct payments made to your parking provider, or choose to be reimbursed.

What are the monthly tax-free IRS allowable limits for commuter benefits?

The monthly tax-free allowable limits are:

- Qualified Commuter Transit: \$265
- Qualified Commuter Parking: \$265

What are my payment options?

Edenred Commuter Benefit Solutions makes it as easy as possible to take advantage of your commuting program. You can pay for your public transit expenses in various ways:

Transit Pass — Tell us which pass you want to buy and the transit agency and we'll have it delivered to your home.

NYC Commuter Prepaid Mastercard — Works at most points of purchase that accept Debit Mastercard.

Annual Transit Card - Can be used for a continuous 12-month period for unlimited rides on MTA subway and local buses.

Access-A-Ride — This plan allows you to participate in the MTA's Access-A-Ride program or other paratransit provider programs.

We also offer three ways to pay for parking:

Direct Pay — Tell us how much and when to pay your parking garage and we'll send a check directly from your account.

Cash Reimbursement — Pay to park and you will be reimbursed via check or direct deposit.

NYC Commuter Prepaid Mastercard — Pay for parking with a pre-loaded card.

The NYC Commuter Prepaid Mastercard may only be used for qualified commuter benefit purchases in accordance with IRS Tax Code 132(f). NO CASH OR ATM ACCESS. This card may not be used everywhere Debit Mastercard is accepted.

The NYC Commuter Prepaid Mastercard is issued by Central Bank of Kansas City, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. By accepting, signing or using this Card, you agree to the terms of the Cardholder Agreement. For customer service, call 1-833-584-8109.

What expenses are covered?

Only parking and mass transit costs incurred by you in connection with travel between your residence and your work place are eligible.

Examples of eligible expenses include:

- Mass transit fares, including tickets, passes, vouchers or other fares for riding buses, trains, ferries, para-transit vans, or other mass transportation vehicles.
- Qualified transit expenses are covered up to the monthly limit of \$265. Qualified parking expenses are covered up to the monthly limit of \$265. You may have both qualified transit and parking expenses up to the monthly limits for each. You may not combine the monthly limits to increase the individual limit for either transit or parking.
- Parking fees at a location from which you commute to your work place via mass transportation or a Park & Ride lot.

What expenses are not eligible?

The following is a partial list of commuter expenses that are not eligible:

- Tolls
- Traffic tickets
- Fuel
- Mileage or other costs you incur in operating a vehicle
- Taxis
- Payments to a fellow participant in a carpool or to a friend who drives you to work
- Parking at your personal residence
- Parking at your spouse's place of work
- Parking at a mall or similar location where you stop on your drive to or from your place of work
- Costs that have been or will be paid by your employer, such as for a business trip
- Parking at an airport for taking an airplane to work

How do I enroll and get commuter benefits?

Step 1:

- City employees, go to NYC Employee Self Service at: www.nyc.gov/ess
- Department of Education (DOE) employees, go to the DoE Web Employee Self Service/Web Payroll application that can be accessed online using your DoE Outlook e-mail ID and password at <https://payrollportal.nycboe.net>
- City University of New York (CUNY) Community College employees may download an enrollment form from the CUNY website at: www.cuny.edu/transitbenefit

Step 2:

- To complete your enrollment, approximately 3 business days after step 1, please go to the registration page www.commuterbenefitsnyc.com/register to create an account.
- Once your account has been created, you may place an order, check balances and verify your transactions.

How do I enroll in Parking Direct Pay

After logging into your account, select "Place an Order"

- Choose "Parking" from the list of options.
- Enter your home and work zip codes.
- Select "I have an account with a provider" and follow the instructions provided.
- Choose "Parking Direct Pay" and fill out the required fields.
- The site will return a list of parking providers in your area.
- Choose your provider from the menu*. Confirm your garage's information, input your monthly expense and parking garage account number, and then complete your order.

*If your garage's information is not listed, you can select the "Add Your Provider" button and request your garage to become affiliated with Edenred Commuter Benefit Solutions.

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How do I find transit providers in my area?

A full list of transit providers can be found at: <https://commuterbenefitsnyc.com/transit-provider-list.aspx>

How do I make changes to my order?

- Log into your account
- From the Dashboard, select the month you would like to change.
- From the "Options" button, select "Edit"
- Make changes to the order and click "Save Changes"

Will my pass arrive before the first of the month?

Edenred Commuter Benefit Solutions makes every effort to ensure that passes are mailed out in time so they can be received by the first of the benefit month.

If you do not receive your order by the first of the month, please contact Edenred Commuter Benefit Solutions within the first three business days of the month. You will be instructed to purchase your exact order directly from your public transportation and will be provided with a refund claim form with which you can request reimbursement. The refund claim form must be received no later than the 10th of the benefit month to be accepted for reimbursement up to the cost of your regular Commuter Benefit Solutions monthly order.

I missed my deadline for next month, what should I do?

Unfortunately, you will have to wait until the following month.

Can I get my transit pass automatically every month?

Yes. By selecting "Yes" on the question "Automatically place my order each month", you will automatically receive your transit pass each month and you will not need to come back to the site unless you wish to make a change.

How do I use pre-tax dollars to pay for both parking and transit?

You can use pre-tax dollars for parking and for transit by electing each commuter benefit separately. The transit fare would count toward the monthly \$265 transit limit; the parking fee would count toward the \$265 parking limit. Please note: If you use the NYC Commuter Prepaid Mastercard, the card will contain both benefits and funds will be deducted according to the type of purchase conducted. Funds are maintained in separate purses on the card. Transit funds cannot be used for parking services and parking funds cannot be used for transit purchases.

How do I obtain an Annual Transit Card?

Select the Annual Transit Card option from your NYC Employee Self Service portal (Department of Education employees use: DoE Web Employee Self Service/Web Payroll application). A new card will be mailed out to you and is available for use on the 1st of the month.

If I switch from the NYC Commuter Prepaid Mastercard to the Annual Transit Card, what happens to the balance on my NYC Commuter Prepaid Mastercard?

The balance will come off your card and be placed in your transit account.

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What if I don't have enough funds on my NYC Commuter Prepaid Mastercard to purchase the pass I want?

Funds are made available on the date of your paycheck. If you need to adjust your enrollment please contact:

- City employees, go to NYC Employee Self Service at: www.nyc.gov/ess.
- Department of Education (DOE) employees, go to the DoE Web Employee Self Service/Web Payroll application that can be accessed online using your DoE Outlook e-mail ID and password at <https://payrollportal.nycboe.net>
- City University of New York (CUNY) Community College employees may download an enrollment form from the CUNY website at: www.cuny.edu/transitbenefit.

What if I lose my NYC Commuter Prepaid Mastercard or did not receive my card in the mail?

- Online: Log in to your account and go to "My Account", and then "Order History" and select the option for "Lost/Stolen Card".
- Phone: Call 1-833-584-8109 Monday through Friday 8 AM - 8 PM EST.

How do I activate my NYC Commuter Prepaid Mastercard?

To activate your NYC Commuter Prepaid Mastercard, you will need:

- The last 4 digits of your NYC Employee ID Number.
- Activate your card online or through our automated phone system at 1-833-584-8109.

When can I submit claims for parking expenses?

You can submit parking expenses on - or up to 180 days after - the date you incurred your parking expense. A single claim cannot span more than 1 calendar month.

When will I receive reimbursement for my parking expenses?

Your claim will be processed within 2 business days of receipt. If your claim is approved, your reimbursement will be sent to you by direct deposit or check.

What should I do if the NYC Commuter Prepaid Mastercard is not accepted by my parking provider?

You should use our Direct Pay or Cash Reimbursement options to pay for parking.

Are there instances where I am entitled to a refund?

No. The Internal Revenue Code does not permit any funds remaining in your account to be refunded to you. The payroll deductions taken for this program must be used to purchase a qualified transit pass either from your account or with your NYC Commuter Prepaid Mastercard. If you are leaving City employment, you have 90 days after your separation date to spend the remaining pre-tax funds, and any post-tax funds will be refunded to you at the end of 90-day period.

What happens if my Annual Transit Card is damaged, lost or stolen?

You can request a replacement by going to My Account > Order History > Lost/Stolen/Damaged. You may choose to have your card mailed to you or you may pick up the card at our walk in location. Please note, if you select the pick up option, you have 1 week from the date you select to pick up the product.

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I had an issue with my transaction at an MTA vending machine, where can I file a claim to dispute this transaction (includes NYC Transit, PATH and AirTrain machines)?

Please visit the MTA's site to submit a claim at: (<https://efixmetrocard.mtanyct.info/MVMPrerequisites.aspx>)

What if I have questions about my account?

Edenred Commuter Benefit Solutions makes it easy for you to get the help you need. If you don't find what you're looking for in our frequently asked questions, please call 1-833-584-8109 (Monday - Friday 8 AM to 8 PM ET).

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