

Welcome to Transit & Parking Commuter Programs

NEW PRE-TAX BENEFIT OPTIONS! Transit and Commuter Parking plans allow you to set aside a portion of your pre-tax pay—up to \$270 per month (\$3,240/year)*—for qualified mass-transit and commuter parking expenses!

Your new Transit & Commuter Parking FSA Program offers a **Benefit Card** that's funded through paycheck deductions; as funds accrue in your account(s), they become available for use.

TRANSIT PLAN:

Save on your **mass-transit** expenses commuting to/from work with this pre-tax benefit! Use for subway, bus, trolley, commuter rail, commuter boat, and vanpool[†] services.

Transit plan is **not** for tolls, taxis, ride-hail/ride-share services, or other single-vehicle commuting expenses (except vanpool[†]).

PARKING PLAN:

This pre-tax benefit is a great option for the employee who has to pay to park at work or when using mass-transit to travel to/from work. Residential parking fees and parking tickets/fines are not eligible.

HOW EACH PLAN WORKS:

New Transit and Parking plan enrollees will be sent **2 benefit cards** by mail that can be used at most transit and parking points of purchase. (*Current Health Care FSA participants will use their existing FSA benefit card.*)

Swipe your benefit card and the expense will be deducted from your available funds. Cards are loaded with funds once they've been deducted from your paycheck, sent to Cafeteria Plan Advisors, and posted to your account; the turnaround time is typically one week.

Expenses not paid by card are reimbursable by submitting a claim and receipt(s) to Cafeteria Plan Advisors up to 90 days following the end of the plan year.

FSA Rules & Regulations



These programs are for the employee's qualified mass-transit and/or commuter parking expenses; not for spouse's/dependent's expenses.

Elect up to the IRS maximum per plan option, currently \$270 per month (\$3,240/year).*

If your Transit/Parking needs change during the plan year, you may adjust your future monthly election.



Track Your Account & File Claims Online

Log in to your account at www.cpa125.com, or download our app, "CPA Flex Mobile," to check available balance(s), view account activity, and submit claims.

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* The Mass. pre-tax maximum is currently \$140 per month (\$1,680/year).

[†] "Vanpool" is defined as a van that seats 6 or more adults plus a driver that is used exclusively to transport workers to/from work.
2) Many vanpool services, incl. UberPOOL and Lyft Lyne, are not operating during the pandemic; we strongly advise waiting to enroll until you have assurance of regular service by your e Transit benefit until you have assurance of service by the provider.