TRANSPORTATION AND PARKING – COMMUTER BENEFITS



INTRODUCTION

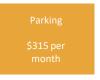
Transportation and Parking Accounts are Qualified Transportation Accounts (QTAs) that allow employees to set aside pre-tax funds used to commute and/or park at work. QTAs are governed by IRC Section 132. Benemax/OneDigital administers these benefits for your company.

If the participant has 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 employee expenses only: reimbursement is not allowed for spouse or dependent transit or parking expenses.

ELECTIONS AND SPENDING

The IRS sets maximum monthly pre-tax deduction and spending limits. These limits reflect the maximum allowed pre-tax contribution and reimbursement amounts per calendar month.





- Unused amounts can be carried over from month to month. However no monthly reimbursement can exceed the monthly limit.
- Elections must be cancelled in writing through the employer's human resources
- All funds are forfeited after date of termination. There is a 90-day run-out period after termination to submit claims for reimbursement for services while in the
- Contributions are available for reimbursement after they have been deposited to your account.

HOW THE BENEMAX DEBIT CARD WORKS

The Card maintains separate accounts of pre-tax money for parking and transit and directs the card transaction to the appropriate account based on the Merchant Category Code (MCC) at the point of sale.

If the employee has a Benemax Debit Card for other accounts, such as FSA, or DCA, the commuter benefits account(s) can be stacked on the same Card. The Card cannot be used at alternative outlets, such as restaurants and home improvement stores.

The amount of available funds on the card must cover the entire mass transit or parking expense or the transaction will be declined. The employee may split the cost by swiping their Card for the exact available amount and then pay for the remaining amount with an alternate form of payment.





YOUR DEBIT CARD

When the participant uses the Card for Parking expenses, there's no paying cash up front, no claim forms to fill out and no waiting for reimbursements. The Card pays for qualified parking expenses for any type of vehicle at or near the participant's work location or at or near a location from which the participant commutes using mass transit.

The Card can also be used for mass transit passes, tokens, or fare cards purchased at a valid transit fare terminal.

NEED HELP?

Our team of Independent Member Advocates (IMA) are available by telephone 8:30am to 5:00pm EST Monday through Friday.



Call **800-528-1530** and press prompt 3 for the next available IMA



Email benemax.service@onedigital.com



Visit www.mybenemax.com

CLAIMS RESOURCES

To view your Commuter Benefits and balances, log-in to Benemax Claims Connection (Click here).

Obtaining a Claim Form (if you didn't use the card)

- 1. Obtain a Claim Form
- 2. Go to www.mybenemax.com
- 3. Download or print the form.

Complete the Claim Form

Attach legible receipt(s) from the service provider or sign attestation claim form.

Submit your Claims

- 1. Email scanned forms and receipts to Benemax.claims@onedigital.com
- 2. Or fax to 508-242-6198 or 508-359-3601 Attn: Commuter / Company Name
- 3. Or mail to Benemax, P.O. Box 950, Medfield, MA 02052, Attn: FSA





