

# Commuter Benefit Plans

## Frequently Asked Questions

### Q. What are Commuter Benefit Plans?

A. These are employer sponsored benefits that allow you to set aside pre-tax earnings from your paycheck to pay for work related Mass Transit and Parking expenses. PS Administrators offers transit plans and parking plans to benefit commuting employees. **Check with your employer to see which options are available to you at your company.**

### Q. How do I benefit?

A. You will save 25-30% on these expenses by eliminating all taxes on your account contributions. The monthly contributions are not taxable.

### Q. How much may I contribute to my account?

A. Maximum contributions are as follows:

- Mass Transit \$300/month
- Parking \$300/month

These rates are subject to change based on the IRS Section 132(f) guidelines.

### Q. What is the maximum monthly amount I can spend from my account for eligible expenses?

A. You are allowed to spend up to \$300/month on Mass Transit and an additional \$300/month for Parking even if you have more than \$300 available in your accounts.

### Q. What if my expenses change?

A. You may change your contribution amount each month. The change will become effective the first of the following month.

### Q. What happens to my contributions if I do not use them all by the end of the month and/or the end of the plan year?

A. As long as you are still employed by your employer, your contributions will rollover each month and each year.

### Q. What expenses qualify for Mass Transit?

A. Any pass, token, fare card, voucher or other item that entitles you to use Mass Transit for the purpose of traveling to and from work.

**Examples include:** bus, subway, BART, train, ferry, and vanpool costs.

**Please note:** tolls are **not** a qualifying expense.

### Q. What expenses qualify for Parking?

Parking in a facility near your work or a location from which you take other transportation to work.

**Examples include:** parking garages/lots at a Mass Transit station and parking garages/lots at your office.

### Q. How do I access my account funds?

A. The Benefits Debit Card *must* be utilized for Mass Transit expenses (cash reimbursements are not permissible for Mass Transit with the exception of vanpool). For Parking plans and vanpool, you have the option to use your Benefits Debit Card or request reimbursement by submitting a claim and itemized receipts.

### Q. How do I submit a claim for Parking?

A. You may submit a digital claim through the mobile app or online portal and upload images of your itemized receipts. You may also fill out an Expense Reimbursement Request and either fax or mail it in with an itemized receipt.

- **Mail:** Benefits Support Center  
PO Box 399  
Walnut Creek, CA 94597
- **Fax:** 925.464.7553
- **Online:** [www.psadministrators.com](http://www.psadministrators.com)
- **Mobile App:** PS Administrators, available in Google Play and iTunes

