I understand WageWorks has several ways to pay for mass transit expenses. What are they?

- **Buy My Pass:** Tell WageWorks which pass you want to buy from which transit or vanpool agency and it will be delivered to your home.
- **Smartcards:** WageWorks loads contributions directly onto Transit Agency smartcards where available.
- **WageWorks Commuter Card:** Works at points of purchase such as ticket machines/windows that accept MasterCard® credit cards.

*WageWorks also offer three ways to pay for parking:*

- **Pay My Parking:** Tell us how much and when to pay your parking garage and we'll send a check directly from your account.
- **Pay Me Back:** Pay to park and then get reimbursed via check or direct deposit
- **WageWorks Parking Card:** Works at parking providers who accept MasterCard® credit cards.

What commuting expenses are eligible for a commutation reimbursement?

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:

1. Mass transit fares, including tickets, passes, tokens, vouchers or other fares for riding buses, trains, Para-transit vans or other mass transportation vehicles;
2. Official vanpool* fees;
3. Parking fees at or near your work place; or
4. Parking fees at a location from which you commute to your work place via mass transportation or a carpool (ex: park-and-ride lot).

*Vanpool is defined as a vehicle with seating for 6 or more adult passengers, excluding driver; 80% of mileage is to transport employees and 50% of seating capacity used for employee transport

I used to buy two MetroCards a month (one for me and one for my wife) and was reimbursed by my CERA account. Will WageWorks allow me to continue this option?

While WageWorks does not limit the number of passes or vouchers you order, you should know that the IRS limits commutation reimbursement accounts to just employees. Spouses/Domestic Partners and dependent children are not eligible for this benefit. You risk an audit by the IRS if you are purchasing commutation for a family member under the Commuter benefits plan.

If I have commuter funds left over in 2009 do I lose the money?

No. Any funds you have left in your CERA account at the end of 2009 will be transferred to WageWorks and will show on your account as a credit. However, to use the funds you will have to create an election through your WageWorks account. Remember, due to IRS regulations you cannot be refunded money deposited to a pre-tax account.

Can’t WageWorks just open an account for me?

Since WageWorks offers a variety of monthly commuter choices, you must open an account and tell WageWorks how to fulfill for your qualified transit and/or parking expense requests.
**What is a Smart Card?**

A Smart Card is a plastic, credit card size card with an imbedded chip imbedded that stores cash or fare balances. Banks have used them for some time for their credit card holders and now New Jersey transit riders can use their SmartLinkSM cards at all of their 13 PATH station entrances. The logic of the card is similar to E-ZPass and all you do is swipe the card at the turnstile. It is so strong, it can read your account even through a leather wallet or handbag. This also helps keep your wallet or bag safe since you don’t have to remove your smart card to use it. New York’s MTA is working on a similar project and WageWorks will let us know when that becomes available.

**How can I buy a Smart Card through WageWorks?**

Currently the SmartLinkSM cards cannot be linked to credit cards or bank accounts but this will happen in the near future. Before this is available to purchase a SmartLinkSM card for the PATH train through WageWorks, elect a WageWorks commuter debit card and use it to fund your SmartLinkSM card. When direct deductions become available you will be able to get the PATH SmartLinkSM card directly from WageWorks.

**How do I find the transit agencies in my area?**

To review the transit agencies in your area, please go to the WageWorks home page and follow the instructions for first-time user. Once logged into your account, go to the Commuter Tab, Select "Place Commuter Order" under the "Manage My Account" section, then click on the "Transportation" button to review your options.

**If I just want to submit paper claims in 2009 for my commuter expenses can I still use WageWorks?**

When you enroll for Pay Me Back, you tell WageWorks the amount of your monthly expense and provide information about the parking facility you use.

As soon as the first day of a benefit month for which you are enrolled in a Pay Me Back election you can file a claim for reimbursement. WageWorks recommends all Pay Me Back claims be filed online at the WageWorks Web site. If you prefer, paper claims are still accepted and can be faxed to a toll-free number along with a copy of your receipt.

Once your claim is received and processed, a reimbursement will be issued to you via your paycheck: check/direct deposit.

**I live in University housing and park my car in a University subsidized parking garage for use on weekends and holidays. Am I eligible for a reimbursement of my parking expenses?**

No. The following is a partial list of ineligible expenses for reimbursement under a commuter spending account: 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; and Parking at an airport for taking an airplane to work.

**I ride the Long Island Railroad (LIRR) and use their “Mail-n-Ride” program for both my train pass and my MetroCard. How do I avoid receiving two passes – one from the LIRR and one from WageWorks in January, 2009?**

You will not need to do anything. WageWorks coordinates elections with the Long Island Railroad’s Mail-n-Ride program to ensure that participants do not receive multiple orders. At the time you make your election, you will provide specific information about your mail-n-ride account. Payment to your account (partial or full) will be made from WageWorks directly to LIRR. You will continue to receive
What if the IRS raises the Transportation limits for 2009 after I have already made my January election? Do I lose this additional benefit?

If the limits for 2009 increase, WageWorks will automatically adjust elections in excess of the current pre-tax limits on each participant’s account.

If you elected amounts based on the pre-tax limits, you will need to update your election if you wish to utilize the additional benefit. This includes elections for vouchers, WageWorks commuter or parking card, and Pay Me Back, WageWorks will make every effort to notify you of the change before the January deadline. WageWorks cannot guarantee the value will be publicized before your deadline.

Can I get my transit pass/commuter cards automatically without having to come back to the Commuter Spending Account Web site every month?

Yes. By selecting Every Month when you configure your transit selection, you will automatically receive your transit pass/commuter cards and you will not need to come back to the Commuter Spending Account unless you wish to make a change to the monthly frequency or to the type of pass.

What if I get a reduced fare MetroCard? Will that be an option with WageWorks?

Yes, WageWorks offers the sale of reduced fare MetroCards on their site. Or you can sign up to load funds onto a WageWorks commuter card to purchase your reduced fare MetroCard directly from the transit agency.

Will this new program work if I buy a Senior Discount MetroCard?

Yes, you can sign up to load funds onto a WageWorks commuter card to purchase your Senior Discount MetroCard directly from the transit agency.

I have 2 parking vendors; a monthly commuter lot which I have to annually prepay and EBPA has been allowing me to take monthly deductions against it and then on occasion, I have to drive in to NYU because of business needs, I submit receipts for this. Will this new commuting plan allow for this type of flexibility?

Yes, WageWorks can support your specific needs. Since you prepay for your annual parking space, you can elect a monthly Pay Me Back election equivalent to 1/12 of the annual cost. Assuming that this amount is less than the maximum IRS limit, you can request additional funds be deducted to cover your infrequent parking expenses when driving in to work.

For those infrequent parking expenses, you still need to remember to update your election before the deadline of the appropriate benefit month. You cannot retroactively submit claims for expenses already incurred.

- Example 1: Your annual parking permit is $1200 per year. You elect for a $100 Pay Me Back parking for January. On January 1, you submit your electronic acknowledgement of the expense paid and you are reimbursed $100. If you later spend additional money for parking at NYU in January, no additional funds can be reimbursed.
- Example 2: Your annual parking permit is $1200 per year. You also anticipate you will drive in to NYU and pay additional parking costs of $50 during the upcoming benefit month. You elect for a $150 Pay Me Back parking for January. On January 1, you submit your electronic acknowledgement of the expense paid for your annual permit and you are reimbursed $100.
Later, you spend the additional $50 for parking at NYU. You fill out a paper claim and fax it to WageWorks with your receipts and you are reimbursed $50.

**What if my monthly expenses are over the IRS limit? How will that work?**

If your monthly transit expenses exceed the IRS limits of $115.00 per month for mass transit and $220.00 per month for parking, we will deduct the maximum before tax benefit from your paycheck. Any remaining balances will be deducted from your pay check as an after tax deduction. This gives you the convenience of paying the full cost of your commute by convenient payroll deductions with no outlay of cash by you.

**What if my transit pass gets lost in the mail?**

WageWorks 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 benefit month, please contact WageWorks within the first three business days of the month. You will be instructed to purchase your exact order directly from your public transportation or vanpool service and will be provided with a Special Handling Form with which you can request reimbursement. The Special Handling 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 WageWorks monthly order.

**Are the transit passes I order through WageWorks insured?**

No, they are not insured the way some transit authorities insure transit passes purchased by using a debit or credit card. However, if you don’t receive your pass by the first of the month you should call WageWorks who will tell you how to replace the card. If you lose the card during the month you use it, there is no insurance to replace it. If this is a concern, you may use the WageWorks commuter card to purchase an unlimited MetroCard to benefit from the MTA’s insurance policy. Rather than delivery of the pass each month to your home, you will need to purchase the pass directly from the MTA.

**I really like the idea of paying my parking provider. How do enroll in this benefit?**

After logging into your WageWorks account, click on “Place Commuter Order” from the menu on the main Commuter page, and then select the Parking option. Choose “I have contracted a space and pay a monthly fee to part there throughout the month.” 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. Remember to cancel your existing parking deduction if you already have one.

*This should pull up your garage’s information. If it does not, there is a link that will take you to a page where you can manually input your garage’s information.

**How long do I have to file a “pay me back” claim?**

You have six months from the end of the month to file claims for reimbursement from your Pay Me Back account. Be sure to check the deadline for each benefit month on the Account Activity page for this account. If you have a balance remaining after the deadline, you will receive a credit in that amount which will automatically be applied toward your next Commuter deduction. For transit, a benefit month is defined as the month in which the transit pass is useable. For parking, it is the month in which you can actually park.