

# Commuter Benefits FAQ — Participants



**BENEFITS IN  
TRANSIT.**

Save more during your commute to and from work.

## **Why should I participate?**

You can save money on transit and parking costs by having funds deducted from your paycheck pre-tax.

## **What is the maximum amount I can have deducted pre-tax to put toward my mass transit and parking costs?**

The IRS pre-tax maximum is \$130 per month for mass transit and \$250 per month for parking.

## **What if my monthly commute costs exceed the IRS monthly pre-tax maximums?**

If your employer allows a post-tax deduction, you can manage your total monthly costs — both pre-tax and post-tax — through this plan. For example, if your transit pass is \$200 per month, your employer may allow you to contribute the additional \$70 above the IRS pre-tax maximum (\$130) to the plan through a post-tax payroll deduction. You would then have the full \$200 balance to purchase your pass.

## **Which expenses are eligible for commuter benefits?**

Common eligible expenses include transportation through train, bus, subway and ferry. Expenses must be incurred by the employee.

## **How do I enroll?**

Enrollment information is collected by your employer.

## **What is the timing of payroll deductions?**

Your payroll deductions are communicated to us by your employer each pay period.

## **What type of information can I view on my participant portal?**

Your participant portal will provide you with information about your plans, account history, available balance and more. Your annual election will appear as a default amount based on IRS pre-tax maximums. Your available balance will be based on contribution amounts provided by your employer. (Annual elections and payroll deduction amounts can be disregarded.)

## **What are my reimbursement options?**

Transit products can be purchased with your benefits debit card or through the “Pay the Provider” option on the participant portal. Vanpooling and parking services can also be purchased by using the benefits debit card or through the “Pay the Provider” option on the participant portal. They can also be purchased by filing an online claim for the out-of-pocket expenses. Bicycle claims (if applicable) are only reimbursable online. Discovery Benefits does not require paperwork to be submitted for parking reimbursements.

## **How do I file a parking claim online?**

This can be done through the participant portal. A Guide to Filing Claims is available on the portal.

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## Commuter Benefits FAQ — Participants, continued

### How do I purchase my specific mass transit or parking pass?

Participants should use the benefits debit card as the form of payment at the transit or parking authority. They can also use the balance on their benefits debit card to fund commuter cards or purchase passes on the authority's website. Transit and parking items can also be purchased by using the "Pay the Provider" option on the participant portal. (Please consider your provider's ordering deadlines when using this option. Checks may take 7-9 business days to arrive at the provider via US Mail.)

### What might cause my debit card transaction to be declined?

The most common card denial occurs because of a lack of funds. You can call the Discovery Benefits Participant Services team for assistance. Cards will also decline at non-transit authorities (e.g. Walgreens, Albertsons, Safeway, etc.) due to the merchant category transaction IDs of drugstores or pharmacies.

### What if I have dollars remaining from my employer's prior commuter benefits administrator?

Your employer provides Discovery Benefits with the necessary information illustrating remaining dollars. Discovery Benefits will add the applicable balances to your account and they will be available for you to use.

### How many debit cards will I receive with my Commuter Plan?

Participants will receive one debit card per household. Participants have the option to order additional debit cards in dependents' names on their participant portal if they wish. However, commuter benefits are only to be used for the participant.

### What happens if I misplace my debit card?

You can order replacement cards online at no additional cost or by contacting the Discovery Benefits Participant Services team. A guide is also available under the Tools & Support tab on the participant portal.

### What happens if I terminate employment?

Your debit card will be deactivated and you will have a run-out period — an amount of time determined by your employer's plan design — to submit a parking or vanpooling claim that was incurred during active employment. For additional information on the run-out period, please refer to your employer's Adoption Agreement. After the run-out period has lapsed, any remaining funds will be forfeited back to your employer.

### What happens if I choose to no longer participate in the Commuter Plan but I am not terminating employment?

You can still continue participation in the other flexible spending plans (if applicable), and your transportation and/or parking plans will be updated accordingly. You can continue to submit claims for a predetermined number of days set by your employer's plan design.

Your debit card will no longer work for transit or parking transactions.

For additional information on the run-out period, please refer to your employer's Adoption Agreement.

### How will my commuter benefits work in Washington D. C., Philadelphia, New Jersey and California?

The plan will work as normal for Philadelphia, New Jersey and California participants, and a debit card can be used; however, some of the providers in these areas do not differentiate debit card coding between a parking or transit purchase (e.g. PATCO and CALTRAIN). When using the card at these providers, the funds will pull from the participant's parking balance first and then from the transit balance if the participant is enrolled in both plans. (This will only affect participants enrolled in both transit and parking plans.) To avoid this, participants can file claims online or using the mobile application.

For participants in Washington D.C. (e.g. WMATA), the plan will require substantiation for all transit purchases at WMATA facilities. Parking purchases at WMATA facilities will not require substantiation at this time. Debit card use for WMATA facilities will vary depending on the employer. Please consult your employer to see if a debit card is available for your plan.

### What is a Bicycle Benefit?

Some employers choose to offer a bicycle benefit to their employees. This benefit includes a \$20 employer contribution to participants that can be used to purchase or maintain their bicycles. Participants' claims for the bicycle benefit must be filed online, as a debit card will not be issued for this benefit. Paperwork will be required to substantiate the bicycle claims. **Note:** Employees may not be reimbursed by or contribute to a Bicycle Plan and a Commuter Plan in the same month.

### What if the cost of my pass changes?

Contact your employer and they will adjust the contribution information that they are providing to Discovery Benefits.

### What do I do if my transit or parking provider requires a PIN number when using a debit card?

PIN information will be included with your debit card or you will be able to add a PIN by calling Discovery's automated response system at 866-451-3399. Select option 1 to identify that you are a participant, option 1 to identify which plan and option 3 to select PIN.