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## Commuter Account Plan

### Highlights

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#### OVERVIEW

The Commuter Account Plan ("CAP") is a tax favored program which allows you to elect to reduce your salary to provide cash reimbursement for certain qualifying transportation and parking expenses related to your commute to work. There are two types of reimbursement accounts:

- **The Transportation Account ("TA")** allows you to set aside pre-tax dollars from your paycheck to cover certain mass transit or vanpooling commuter vehicle transportation expenses associated with travel to and from work.
- **The Parking Account ("PA")** allows you to set aside pre-tax dollars from your paycheck to cover certain parking expenses you incur in your commute to work.

You may choose to participate in one or both of the Commuter Account Plans. Participating in a CAP provides a tax savings advantage to you. You conveniently contribute to your CAP account through automatic payroll deductions of equal amounts from each paycheck during the month. Because these contributions are deducted before taxes are withheld, your current taxable pay is reduced and so are your taxes. You are effectively able to pay for eligible expenses with tax-free money.

#### ELIGIBILITY

All full-time and part-time domestic employees are eligible to participate in the Commuter Account Plan. Eligible employees can join the Commuter Account Plan on the first day of any month following enrollment.

#### WHAT THE PROGRAM COVERS

Reimbursable expenses in the Transportation Account include transportation in connection with travel between your residence and place of work via mass transit facilities such as the subway, trains, buses, ferry, and vanpooling commuter vehicles. Taxis are not eligible. Reimbursable expenses in the Parking Account include parking expenses for any type of vehicle near your place of employment or on or near a location from which you commute to work via mass transit or vanpool. Parking at or near your residence does not qualify.

#### HOW MUCH CAN I CONTRIBUTE TO A COMMUTER REIMBURSEMENT ACCOUNT?

Your maximum monthly tax-free election for mass transit, vanpool and parking expenses are limited by the IRS.

- The 2008 maximum contribution to the Transportation Account is \$115 per month (\$1,380 per year).
- The 2008 maximum contribution to the Parking Account is \$220 per month (\$2,640 per year).

These limits are adjusted periodically by the Federal government.

#### HOW DO I ENROLL?

You may enroll quickly and easily on-line through the web. Follow these simple steps:

1. From the Commuter Account Plan Home Page select "Contributions" from the top menu bar by clicking the left button of your mouse on the title.
2. Because you will be accessing personal information you will be entering a Log-in Name and Password. Input your Log-in Name and Password as instructed. This will take you to the Commuter Account Plan election screen. (If you are not sure what your Log-in Name is, click on the "Forgot your Log-in information?" from the Log-in screen and input your email

- address. The associated Log-in Name and password will be emailed to you.)
3. You are ready to make or change your elections. The process only takes a few minutes. You will be able to confirm your Commuter Account Plan elections right on the screen.
  4. Select the monthly amounts you would like to contribute to each account and click the ELECT button. If you are unsure how to fill out this form, you may click on the Instructions link to the top right (at the end of the red bar) of the online enrollment form.

Employees who do not have access to the web may submit a paper Commuter Account Plan Enrollment Form. The completed form should be returned to TotalBen at the fax number listed on the form.

#### **HOW OFTEN CAN I CHANGE MY ELECTIONS?**

You can change your elections as often as monthly. All changes requested through the web become effective on the first day of the month following the date you change your election. You can use the web to make changes as late as the last day of the month. Employees who do not have access to the web may submit a paper Commuter Account Plan Enrollment Form. The completed form should be returned to TotalBen at the fax number listed on the form.

#### **HOW DO I CLAIM REIMBURSEMENT?**

Commuter Account Plan reimbursement claims are generally paperless! You may request reimbursement for eligible expenses on-line through the web. When you use the web to file for reimbursement, you will be prompted to provide information about the dates and method of transportation (for TA expenses) or dates and location of parking (for PA expenses). Once you input this information and verify that it is correct, you will click on the "Submit" button. Your claim will be electronically submitted to TotalBen.

Claim forms are available for terminated employees and those employees who may not have access to the web.

Claims may be made directly online or faxed to TotalBen.

#### **HOW WILL I BE REIMBURSED?**

The method will vary depending on your company's arrangement. You may have your claims reimbursed and added into your paycheck via your company's payroll process. Direct deposit and paper check are other options that are sometimes available.

#### **HOW WILL I KNOW HOW MUCH MONEY I HAVE IN MY ACCOUNT?**

Your current account activity will be available to you on the web. Here, you will be able to see your current account balance, as well as view your previous account transactions (i.e., election changes, reimbursement requests, claim payment approvals, etc.).

#### **WHAT HAPPENS IF I HAVE MONEY LEFT IN MY ACCOUNT AT THE END OF THE MONTH?**

TA and PA account balances can be rolled forward from month to month. However, if you find that your TA or PA account balances exceed your current expenses, you may wish to temporarily reduce or stop future contributions. Meanwhile, you can use those account balances to reimburse yourself for future eligible expenses.

#### **DO I NEED RECEIPTS?**

You will be required to provide documentation supporting your claim if documentation is received in the normal course of business. If documentation proving your expense is not normally received during the course of business, an affidavit certifying you have had such an expense may be offered instead. A TotalBen claim form includes such an affidavit.

When a receipt is issued during the normal course of business (e.g. a copy of your monthly train ticket receipt), you will be required to submit a copy to TotalBen as soon as possible. (Please note: your claim will be processed immediately and will not be "pending" while TotalBen awaits your documentation.) If you fail to submit the proof to TotalBen within 180 days of filing your claim, your company will be notified and your participation in the program may be cancelled. In addition, the claim reimbursement amount you received without supporting documentation may become taxable income to you.

**WHAT HAPPENS WHEN MY EMPLOYMENT WITH MY FIRM ENDS?**

Your participation in the Commuter Account Plan ends on the day your employment with your company ends. Even though your employment with your company has ended, however, you may request reimbursement for expenses incurred while you were working. Amounts remaining in your Commuter Account Plan three months after your employment has ended will be forfeited.

TotalBen reserves the right to amend or terminate this program at any time.

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