

# Commuter Benefits Frequently Asked Questions

## ► General Questions

### What are commuter benefits?

Commuter benefits allow you to pay for public transportation or parking expenses with pre-tax funds.

You may choose to have a transit account, or a combined transit and parking account. Transit accounts cover public transportation. We offer transit coverage in the New York Tri-State area, so you can benefit from commuter benefits no matter where you live.

Parking benefits cover parking at or near work, or near a place where you take public transportation to work (known in some cities as Park & Ride). Parking benefits allow you to have automatic monthly direct payments made to your parking provider, or choose to be reimbursed. You can also choose the commuter card to pay for parking.

You can use the funds to have prepaid transit passes delivered to your home, or use the NYC Commuter Prepaid Mastercard® at most commuting-related point of purchase locations.

If you don't find what you're looking for in our frequently asked questions, please call 1-833-584-8109 (Monday - Friday 8 AM to 8 PM ET).

### What expenses are eligible?

Qualified parking expenses are covered up to the monthly limit of \$315. You may have both qualified transit and parking expenses up to the monthly limits for each. You may not combine the monthly limits to increase the individual limit for either transit or parking. 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:

- Mass transit fares, including tickets, passes, vouchers or other fares for riding buses, trains, ferries, para-transit vans, or other mass transportation vehicles.
- Parking fees at a location from which you commute to your work place via mass transportation or a Park & Ride lot.

### What are the monthly tax-free IRS limits for commuter benefits?

The monthly tax-free limits are:

- Qualified Commuter Transit: \$315
- Qualified Commuter Parking: \$315

### What expenses are not eligible?

The following is a partial list of commuter expenses that are not eligible:

- 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
- Parking at an airport for taking an airplane to work

## Am I entitled to a pre-tax refund?

No. The Internal Revenue Code does not permit any funds remaining in your account to be refunded to you. The payroll deductions taken for this program must be used to purchase a qualified transit pass either from your account or with your NYC Commuter Prepaid Mastercard. If you are leaving City employment, you have 90 days after your separation date to spend the remaining pre-tax funds, and any post-tax funds will be refunded to you at the end of 90-day period.

## Am I entitled to a post-tax refund?

Yes. If you are leaving City employment, you have 90 days after your separation date to spend the remaining funds, any post-tax funds will be refunded to you at the end of 90-day period. Should you want a post-tax refund prior to the 90 day period, please reach out to our customer support team to make the request at (833) 584-8109 (Monday - Friday 8 AM to 8 PM ET), or email us at [nyc@commuterbenefits.com](mailto:nyc@commuterbenefits.com).

## What kind of commuter plans are available?

Edenred offers a variety of commuter plans for you to choose from, including:

### **NYC Commuter Prepaid Mastercard**

This convenient reloadable prepaid card can be used to pay for transit and parking fees. You will receive one card, which is funded monthly with a specified amount. The NYC Commuter Prepaid Mastercard is accepted at transit agencies, fare vending machines, designated transit retail centers where transit products are sold, and at qualified parking facilities in the New York tri-state area. Use your NYC Commuter Prepaid Mastercard the same way you would use a debit card. With the NYC Commuter Prepaid Mastercard Unrestricted plan, you will pay an administrative fee of \$1.25 per month through payroll deductions. The City of New York will pay an administrative fee of \$0.25 cents for the Unrestricted plan and \$1.50 for the No Admin Fee Plan that will be added to your taxable earnings as a fringe benefit.

### **Transit Pass Plan**

This plan allows you to arrange for home delivery of your transit provider passes and tickets through the City of New York's contractor, Edenred Benefits. You can select from their extensive catalog of transit providers and transit passes covering the New York tri-state area. [Click here](#) to see a list of the providers available in the Transit Pass Plan.

In this plan, you fund an account with Edenred with your pre-tax and post-tax payroll deductions and you can select a pass on the Edenred's website using the funds in your account. Edenred will deliver your pass or ticket to your designated mailing address by the 1st day of each calendar month, except for Metro-North Rail Road and Long Island Rail Road tickets.

Edenred allows you to securely supplement purchases on their website with your personal credit card to ensure you always have enough funds for your election. You can purchase multiple items such as train tickets and MetroCards. With the Transit Pass plan, you will pay an administrative fee of \$2.05 per month through payroll deductions.

### **Annual Transit Card**

This card is great for New Yorkers who ride the local bus and subway and who live within the 5 boroughs. As long as you continue to participate in the program, the Annual Transit Card works for one calendar month at a time for up to twelve consecutive months. After each twelve-month period, we'll automatically send you a brand new card to cover the next twelve months. The City of New York will pay an administrative fee of \$1.25 that will be added to your taxable earnings as a fringe benefit each month.

Replacement is easy. Just call 833-584-8109 or [log into your account](#) to tell us you've lost your card. You can choose to have a replacement card mailed to your home or schedule a time to visit our [Walk-in Service Center](#) in Midtown, Manhattan. If you request a replacement card by 3:00 PM, your card can be replaced at our Walk-in Service Center that same day.

### **Access-A-Ride/Paratransit Plan**

This plan allows you to participate in the MTA's Access-A-Ride program or other paratransit provider programs. In this plan, you fund an account with Edenred with your pre-tax and post-tax payroll deductions and you can select your Access-A-Ride coupons or other paratransit options on the Edenred's website using the funds in your account. Edenred will deliver your Access-A-Ride coupons or tickets to your designated mailing address by the 1st day of each calendar month. The City of New York will pay the administrative fee of \$2.05 per month for eligible participants in this plan. Go to the [Access-A-Ride page](#) for more details about the Access-A-Ride/Paratransit Plan.

### **Park-n-Ride Plan**

This plan allows you to use your pre-tax and post-tax payroll deductions to pay for parking at or near a public transportation stop or station that you use to get to work. Only transit-related parking is eligible. You must be jointly enrolled in one of the above transit options in order to enroll in this option. You will pay an Administrative Fee of \$2.05 per month for Park-n-Ride through payroll deductions. Go to the [Park-n-Ride page](#) for more details about the Park-n-Ride plan.

## How do I find transit providers in my area?

A full list of transit providers can be found at: [www.commuterbenefitsnyc.com/transit-provider-list.aspx](http://www.commuterbenefitsnyc.com/transit-provider-list.aspx)

## What if I have questions about my account?

Edenred makes it easy for you to get the help you need. If you don't find what you're looking for in our frequently asked questions, please call 1-833-584-8109 (Monday - Friday 8 AM to 8 PM ET).

## Enrolling and Ordering

### How do I enroll and get commuter benefits?

#### Step 1:

- City employees, go to NYC Employee Self Service at: [www.nyc.gov/ess](http://www.nyc.gov/ess)
- Department of Education (DOE) employees, go to the DoE Web Employee Self Service/Web Payroll application that can be accessed online using your DoE Outlook e-mail ID and password at <https://payrollportal.nycboe.net>
- City University of New York (CUNY) Community College employees may download an enrollment form from the CUNY website at: <https://www.cuny.edu/about/administration/offices/hr/benefits/transit-benefits-community-colleges-edenred/>

#### Step 2:

- To complete your enrollment, approximately 3 business days after step 1, please go to the registration page <https://www.commuterbenefitsnyc.com/register.aspx> to create an account.
- Once your account has been created, you may place an order, check balances and verify your transactions.

## What are my payment options?

Edenred makes it as easy as possible to take advantage of your commuting program. You can pay for your public transit expenses in various ways:

**Transit Pass** — Tell us which pass you want to buy and the transit agency and we'll have it delivered to your home.

**NYC Commuter Prepaid Mastercard** — Works at qualified transit and parking providers that accept Debit Mastercard.

**Annual Transit Card** - Can be used for a continuous 12-month period for unlimited rides on MTA subway and local buses.

**Access-A-Ride** — This plan allows you to participate in the MTA's Access-A-Ride program or other paratransit provider programs.

#### We also offer three ways to pay for parking:

**Direct Pay** — Tell us how much and when to pay your parking garage and we'll send a check directly from your account.

**Cash Reimbursement** — Pay out of pocket to park and you will be reimbursed via check or direct deposit.

**NYC Commuter Prepaid Mastercard** — Pay for parking with a pre-loaded card.

## How do I make changes to my order?

- Log into [your account](#)
- From the Dashboard, select the month you would like to change.
- From the "Options" button, select "Edit"
- Make changes to the order and click "Save Changes"

## Will my pass arrive before the first of the month?

Edenred 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 month, please contact Edenred within the first three business days of the month at (833) 584-8109 (Monday - Friday 8 AM to 8 PM ET), or email [nyc@commuterbenefits.com](mailto:nyc@commuterbenefits.com). You will be instructed to purchase your exact order directly from your transit agency and will be provided with a refund claim form with which you can request reimbursement. The refund claim 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 Commuter Benefits monthly order.

## I missed my deadline for next month, what should I do?

You will have to wait until the following month.

## Can I get my transit pass automatically every month?

Yes. By selecting "Yes" on the question "Automatically place my order each month", you will automatically receive your transit pass each month and you will not need to come back to the site unless you wish to make a change.

## My Commuter Benefits payroll deduction was suspended or canceled. How can I resume my payroll deduction?

Log into your agency's payroll portal. If your deduction was suspended, you can change the resumption date to have the payroll deduction resume earlier than originally scheduled. If your deduction was canceled, you will need to re-enroll in a commuter plan to start the payroll deduction. Because of payroll timeframes, your deductions may not occur for up to two payroll periods.

## I suspended or canceled my transit order on Edenred's website. How can I resume my transit order?

Follow the steps below to resume your transit order:

- Log into your Edenred account.
- If you have opted out your orders, go to "Options" on the main page of your dashboard and select "Edit Order" to resume your order.
- If your order was canceled, select "Place an Order" and follow the prompts.
- Update your order by the deadline:
  - 4th of the Month: MTA Long Island Rail Road and Metro-North Railroad tickets
  - 10th of the Month: All other transit products
  - For MTA Long Island Rail Road and Metro-North Railroad riders in the MTA Mail&Ride program, if you have returned funds in your Mail&Ride account that are sufficient for your upcoming order, place your order with the Mail&Ride program first before resuming your order in your Edenred Commuter Account.

## NYC Commuter Prepaid Mastercard®

### How do I activate my NYC Commuter Prepaid Mastercard?

You will need the last 4 digits of your NYC Employee ID Number to activate your card. To activate your card, go to: <https://card.edenredbenefits.com/activate/NYC>. You can also activate your card by calling 1-833-584-8109, 24 hours a day, 7 days a week.

### What if I lose my NYC Commuter Prepaid Mastercard or did not receive my card in the mail?

- Online: Log in to your account and go to "My Account", and then "Order History" and select the option for "Lost/Stolen Card".
- Phone: Call 1-833-584-8109 Monday through Friday 8 AM - 8 PM EST.

### If I switch from the NYC Commuter Prepaid Mastercard to the Annual Transit Card, what happens to the balance on my NYC Commuter Prepaid Mastercard?

The balance will come off your card and be placed in your transit account.

### What if I don't have enough funds on my NYC Commuter Prepaid Mastercard to purchase the pass I want?

Funds are made available on the date of your paycheck. If you need to adjust your enrollment please contact:

- City employees, go to NYC Employee Self Service at: [www.nyc.gov/ess](http://www.nyc.gov/ess).
- Department of Education (DOE) employees, go to the DoE Web Employee Self Service/Web Payroll application that can be accessed online using your DoE Outlook e-mail ID and password at <https://payrollportal.nycboe.net>
- City University of New York (CUNY) Community College employees may download an enrollment form from the CUNY website at: <https://www.cuny.edu/about/administration/offices/hr/benefits/transit-benefits-community-colleges-edenred/>.

## Annual Transit Card

### How do I obtain an Annual Transit Card?

Select the Annual Transit Card option from your NYC Employee Self Service portal (Department of Education employees use: DoE Web Employee Self Service/Web Payroll application). A new card will be mailed to you and is available for use on the 1st of the month.

## What happens if my Annual Transit Card is damaged, lost or stolen?

You can request a replacement by going to My Account > Order History > Lost/Stolen/Damaged. You may choose to have your card mailed to you or you may pick up the card at our [walk in location](#). If you select the pick up option, you have 1 week from the date you select to pick up the product.

## Can I return my MTA Annual Transit Card (ATC)?

ATC returns are accepted by mail and must be received by Edenred no later than 1st of the benefit month (e.g. January 1st is the return deadline for your January ATC order). Edenred will apply a credit of \$132 to your Commuter Account within 60 days from the date the return was received. A new Annual Transit Card will be mailed to you once your next order is processed.

### Information to include in your return envelope:

The physical ATC pass that you are returning

Full legal name

Employer name: City of New York

### Edenred's mailing address for returns:

Edenred Benefits

P.O. Box 540515

Waltham, MA 02454

## ▶ MTA

### I had an issue with my transaction at an MTA vending machine, where can I file a claim to dispute this transaction (includes NYC Transit, PATH and AirTrain machines)?

Please visit the MTA's site to submit a claim at: <https://efixmetrocard.mtanyct.info/MVMPrerequisites.aspx>

## ▶ Access-A Ride

### Where can I learn more about the MTA's paratransit service (Access-A-Ride)?

For information on how to apply for paratransit services, how to manage your rides online, and more, please visit:

<https://new.mta.info/accessibility/access-a-ride>

### Why does my paratransit driver not accept AAR (Access-A-Ride) coupons as payment?

AAR coupons are accepted on standard AAR paratransit vehicles. Private ride services contracted by the MTA are not eligible to accept pretax coupons as payment. Login or create an AAR account to book and manage trips using the AAR trip planner. Go to:

<https://aar.mta.info/login>

## ▶ Parking

### How do I use pre-tax dollars to pay for both transit and parking?

To use pre-tax dollars for transit and parking, you must elect them separately. Transit expenses count toward the monthly pre-tax transit limit, and parking expenses count toward the monthly pre-tax parking limit. Edenred offers three payment options to pay to your parking provider:

**Direct Pay Option** – if you use a monthly parking permit, you can sign up for direct payments to that parking provider.

**Commuter Card Option** – if your parking provider accepts debit or credit cards, you can use your NYC Commuter Prepaid Mastercard for both parking and transit expenses, daily or monthly. If you use the NYC Commuter Prepaid Mastercard, funds are maintained in separate purses on the card and will be deducted according to the type of purchase conducted. With Transit and Parking Flex, you can use your transit and parking funds interchangeably. To check your available Flex balance, log in to your account and go to the card management page.

**Parking Cash Reimbursement Option** – if your parking provider only accepts cash, you can submit receipts and be reimbursed for your out-of-pocket expenses.

You can select your preferred payment option on [Edenred's website](#) three business days after your enrollment.

## What should I do if the NYC Commuter Prepaid Mastercard is not accepted by my parking provider?

You should use our Direct Pay or Cash Reimbursement options to pay for parking.

## How do I enroll in Parking Direct Pay

After logging into your account, select "Place an Order"

- Choose "Parking" from the list of options.
- Enter your home and work zip codes.
- Select "I have an account with a provider" and follow the instructions provided.
- Choose "Parking Direct Pay" and fill out the required fields.
- 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.

\*If your garage's information is not listed, you can select the "Add Your Provider" button and request your garage to become affiliated with Edenred.

## When can I submit claims for parking expenses?

You can submit parking expenses on - or up to 180 days after - the date you incurred your parking expense. A single claim cannot span more than 1 calendar month.

## When will I receive reimbursement for my parking expenses?

Your claim will be processed within 2 business days of receipt. If your claim is approved, your reimbursement will be sent to you by direct deposit or check.

## Transit and Parking Flex

### How does Transit and Parking Flex work?

Transit and Parking Flex allows you to share funds between the transit and parking purses on your Commuter Card. If you have a high transit balance, Transit and Parking Flex is a great way to spend down your funds on parking. According to IRS guidelines, unused pre-tax commuter benefit funds cannot be refunded. But with Transit and Parking Flex, you can use your transit and parking funds interchangeably. To check your available Flex balance, log in to your account and go to the card management page.

### When do Transit and Parking Flex funds become available?

Unused funds that have been on your Commuter Card for 90 days are considered flex funds.

### Can Transit and Parking Flex funds be used for parking reimbursement or direct pay?

No, the Transit and Parking Flex feature is only available on the NYC Commuter Prepaid Mastercard.

### How do I check my Flex balance?

Login to your Edenred account, and select Card Management. From there, you will see your available purse balances for Transit Flex and Parking Flex.

### What do I need to do to use Transit and Parking Flex?

To use Transit and Parking Flex, you must be enrolled in both transit and parking and have an NYC Commuter Prepaid Mastercard.