

## Tax-free Mass Transit Account (MTA)

### **Why should I enroll in a Mass Transit Account?**

Without an MTA you pay your work-related expenses such as SunPass or other tolls, bus, taxi, car-sharing (Uber, Lyft, etc.), and car pool costs with your after-tax income. This means that as you earn your wages, they are taxed and you can only spend what is left. When you enroll in an MTA, you do not pay taxes on the amount of your election, so the taxes you are paying are reduced.

### **Who is eligible to participate?**

You may enroll in a Mass Transit Account if you pay for a transportation service if such transportation is in connection with travel between your residence and place of employment. This does not include expenses for the use of a private vehicle or other conveyance that you own, lease, rent or borrow.

### **What expenses are eligible?**

Expenses are eligible for reimbursement if they meet the criteria listed below:

- Expenses must be necessary for travel between your residence and place of employment.
- Expenses for:
  - SunPass or other tolls
  - Regular bus or van service
  - Taxi service
  - Ride-sharing services such as Uber and Lyft
  - Organized car-pool that regularly provides transportation to and from work
  - Commuter train
  - Subway fees
- **Ineligible expenses** include but are not limited to gas, car insurance, electric bikes or scooters, car rental costs.

### **How do I calculate my election?**

Estimate the predictable, out-of-pocket transportation expenses you can expect to pay in each month. This is a monthly benefit and you can start contributions, change them, or stop participation in any month.

Your contributions are the amount of your election divided by the number of pay periods in the month. This amount will be automatically deducted from each paycheck before taxes are calculated. If you want to change or stop contributions, you should contact Human Resources at least ten (10) days before the first payday in the next month.

### **How do I access the funds in my Mass Transit Account?**

There are two ways to use the funds in your MTA

- **Debit Card**: Your BenefitsWorkshop Debit Card automatically deducts from your MTA balance. The Debit Card can be used at most transportation services that accept credit cards. There is no PIN number and you do not need to activate the card. Simply swipe the card and sign the receipt.

**We recommend that you always retain a detailed receipt or itemized bill for each Debit Card transaction, as many times you will need to submit documentation showing the funds were spent on an eligible expense.**

- **Manual Claim:** You also have the option of paying for expenses yourself and filing a *Transportation Expense Documentation* form to request reimbursement. Your reimbursement will be mailed to you, or deposited directly to your bank account if you have submitted a *Direct Deposit Authorization* form. You can submit a *Direct Deposit Authorization* form when you enroll, or at any time during the plan year. Both forms are available on our website and easy to complete.

### **What else do I need to know about using the BenefitsWorkshop Debit Card?**

In some cases, no paperwork is required for Debit Card Transactions. Public bus companies, taxi companies and ride-share companies like Uber and Lyft may be automatically approved.

However, other times we are required by the Internal Revenue Service to obtain documentation from you that shows the funds were spent on an eligible expense. Appropriate documentation is a detailed receipt or an itemized bill from a transportation provider. All documentation should contain these key pieces of information: date of service, provider name, and services performed. Documentation should be mailed or faxed to us within ten days of the transaction, along with a *Transportation Expense Documentation* form.

If you do not submit appropriate documentation in a timely manner, you will be sent a reminder letter. Continued failure to comply may result in the suspension of your Debit Card privileges and/or other actions deemed appropriate by BenefitsWorkshop and your employer.

### **What happens to money left in my account at the end of the plan year?**

The Mass Transit Account is a month-to-month benefit. If you do not use all your payroll deductions in one month, they will roll over to the next month. There is no deadline to use your available balance if you remain a participant. If you cease participation or leave employment with a remaining balance, those funds are forfeited. You have 90 days after ceasing participation to file claims against your unused balance.

### **Can I change my enrollment later?**

Once you are enrolled in a Mass Transit Account, you may only change your contribution once per month. You should adjust your monthly payroll deductions if you start to accumulate a growing balance greater than your projected monthly needs to avoid potential forfeitures if you cannot use all the funds.

**For more information, please visit our website or contact Customer Service.**

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The content of this newsletter is believed to be correct; if there is a discrepancy between the newsletter and the plan documents covering these benefits, the plan documents will govern the operation of the plan.

