

Commuter Benefits FAQ — Participants



BENEFITS IN TRANSIT

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 maximums for 2016 are \$255 per month for mass transit and parking. **Note:** Tax benefits vary by state.

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 \$300 per month, your employer may allow you to contribute the additional \$45 above the IRS pre-tax maximum (\$255) to the plan through a post-tax payroll deduction. You would then have the full \$300 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 consumer portal?

Your consumer 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 consumer portal. Vanpooling and parking services can also be purchased by using the benefits debit card or through the “Pay the Provider” option on the consumer 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.

If you live in the Washington, D.C. area and your employer participates in the SmartCommute Program, your commuter benefits will work a bit differently. You'll have a special commuter page on your Discovery Benefits consumer web portal where you can load funds onto your existing WMATA SmarTrip® card to use your commuter benefits.

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Are cash reimbursements allowed for a transit voucher or pass?

Participants are responsible for using their terminally restricted debit card or, if using WMATA, purchasing fare media using the SmartCommute Program. If you seek cash reimbursement for fare media, you acknowledge that you are doing so due to a circumstance beyond your or Discovery Benefits' control and that you were unable to use a terminally restricted debit card or purchase fare media using the SmartCommute Program.

How do I file a parking claim online?

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

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 consumer 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.)

If you live in the Washington, D.C. area and your employer participates in the SmartCommute Program, you will need to purchase a SmarTrip® card from WMATA and load your funds onto that card from the commuter page of your Discovery Benefits consumer portal.

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.

If you live in the Washington, D.C. area and your employer participates in the SmartCommute Program, you should contact WMATA directly if you experience any issues with your SmarTrip® card.

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 consumer 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 consumer portal.

If you live in the Washington, D.C. area and your employer participates in the SmartCommute Program, you will want to purchase a new WMATA SmarTrip® card if you misplace yours. From there, register the new card online and call WMATA to let them know you have replaced the card. You will then need to enter the new card number on the commuter page of your Discovery Benefits consumer portal. For assistance with this, contact Discovery Benefits at 866-451-3399. Funds will be available on the new card in approximately 5 days.

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.

If you participate in our SmartCommute Program through WMATA and have unused funds in your transit or parking purses, the funds can continue to be spent down if they are in a designated rollover account. If they are in a non-rollover account, they will be credited back to your employer. However, you can continue to use any funds remaining in their stored value purses regardless of your rollover option.

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 transit 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).

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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 the Washington, D.C. area who use the Metro and do not participate in Discovery Benefits' SmartCommute Program, use of the benefits debit card will vary depending on the employer's plan. If the debit card is offered for the plan in that area, all transit purchases at WMATA facilities will require documentation. Please contact us to see if a debit card is available for your plan.

If your employer does participate in our SmartCommute Program, you will have a commuter page on your Discovery Benefits consumer portal where you can load funds onto your existing SmarTrip® card to use your commuter benefits.

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 for the purchase, improvement, repair or storage of a bicycle. 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.