HealthEquity | WageWorks

COMMUTER EXPRESS MODEL EMPLOYER USER GUIDE FOR STAND ALONE PROGRAM

A comprehensive commuter benefits program designed to reduce your administration time so you can focus on maximizing participation.

11/2020

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DOCUMENT PURPOSE

The purpose of this document is to provide the reader with general information to help with the administration of their commuter program. Some of the material covered in this document may not be applicable to your program depending on your contract and the set-up of your particular benefit program. Information provided in this guide should not be taken as tax or legal advice.

COMMUTER PROGRAM OVERVIEW

Commuter benefits have never been easier to startup and keep rolling. Programs offered by employers allow employees to use earnings deducted pre-tax from their paychecks and/or tax-free employer contributions to pay for eligible mass public transportation and parking expenses. Your commuter program is designed to reduce your administration time so you can focus on maximizing participation.

Eligible Employees
All common law and statutory employees are eligible. In most cases, the employer determines which employees are eligible. Employers should consult with their payroll tax and/or legal professional about any local mandates that define eligible employees when a commuter benefit program is required. "Nondiscrimination testing" is not required as it is with 401(k) plans or flexible spending accounts (FSAs). Self-employed persons, independent contractors, partners in a partnership, and 2% shareholders in an S Corporation are not eligible to participate.

Eligible Expenses
The Internal Revenue Service established the list of eligible commute expenses for this program. They include fares for mass public transportation, such as buses, ferries, trains, streetcars, subways and vanpools[1], and the cost for work-related parking at or near the workplace or at or near where a participant boards mass public transportation to commute to work.

Employee Savings
Employees save since they can pay a portion of their eligible commute expense on pre-tax basis[2]. This means they do not have to pay personal income tax, Social Security, or Medicare tax on wages deducted before taxes or on employer contributions used in the program.

Employer Savings
For employers who are required to contribute into the Social Security system, pre-tax wages and/or employer contributions used to purchase commuter benefits are not subject to FICA.

Benefit Month
The benefit month is the effective month of a participant's commute order. This is typically the month after the order is processed. For example, October is the benefit month for orders processed by the September ordering deadline.

Benefit Account
A transit or parking account established to purchase eligible commute expenses using pre-tax contributions and, if applicable, funds from a personal debit/credit card.

[1] Vanpools for this program are defined as a vehicle having seating for 6 or more adult passengers with 80% of the vehicle's mileage is attributed to transporting employees and 50% of the seating capacity is used for transporting employees. Carpool and bicycle expenses are not eligible under this program.

[2] Pre-tax limits are subject to change. Click *Commuter* under the **Benefits** tab on the Employer Site to see the current Federal limits.

Benefit Enrollment
The monthly amount deducted from a participant's paycheck and deposited into one of two Benefit Accounts.

Benefit Election
The participant's order(s) for an eligible commute expense made from their Benefit Account.

Written Plan Document
Commuter Benefits are subject to a different set of rules than those of a "cafeteria plan." Since ERISA rules do not apply, a written plan document is not required for Commuter Benefits.

Cash Reimbursement for Transit Programs
The laws governing tax-free transit benefits differ from those governing flexible spending accounts (FSAs). Most important, federal law prohibits the use of cash reimbursements where transit passes, terminal-restricted debit cards and vouchers are readily available for direct distribution[3].

IRS Tax Code
Commuter benefits (known as Qualified Transportation Fringe Benefits) are authorized under Internal Revenue Code Section 132(f). The IRS has detailed regulations under this Code Section (Treas. Reg. 1.132-9).

[3] Based on IRS Revenue Ruling 2014-32 issued in late 2014 and effective after December 31, 2015.

COMMUTER EXPRESS MODEL (CX) OVERVIEW

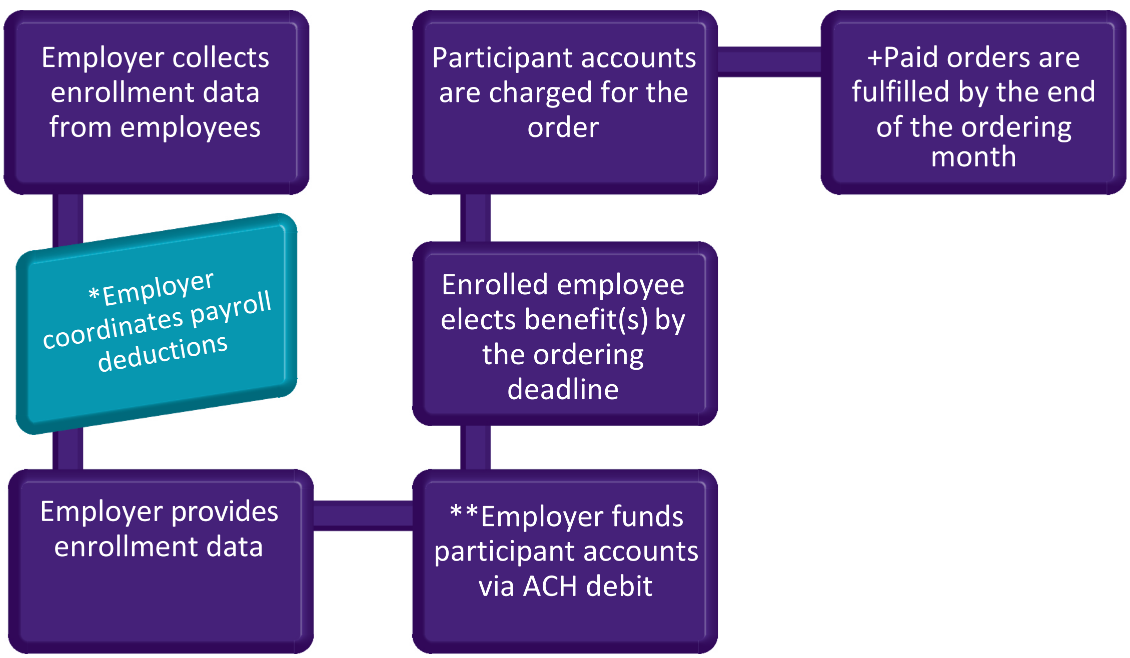
As the sponsor of your commuter benefits program, you are responsible for providing employee enrollment information, coordinating payroll deductions (if applicable) and remitting the payroll contributions. Your eligible employees can make a benefit election either via the employee portal or by calling Customer Service.

Eligible employees enroll through you for a transit and/or parking account, depending on your plan design. Enrollment data is then entered into the system via the employer portal. On the 4th of the month, your designated bank account is debited for the total of the monthly amount your participant(s) enrolled for plus the per participant fee and any other contractual fee. An online report detailing the amount deducted from your account is available on the Reports tab. The funds are then made available for your participants to spend towards an eligible commute election.

Participants have until 11:59 PM Eastern time on the 10th of the month[4] to place their commuter order for the coming month. Participants without sufficient payroll funds in their appropriate account by the ordering deadline may supplement their account with a personal debit/credit card to cover any shortfall. Note: orders cannot be fully paid with a personal debit/credit card. Orders paid for by the cut-off are fulfilled by the end of the month for use in the following month. If the participant did not have sufficient funds by the cut-off time, the order is canceled and unused funds remain in the account and can be used towards the purchase of a future order.

Fulfillment options available for each benefit type are explained in the **Program Features Table 1** in *Understanding the Employer Site, Benefits* section.

The flow chart below illustrates the process described.



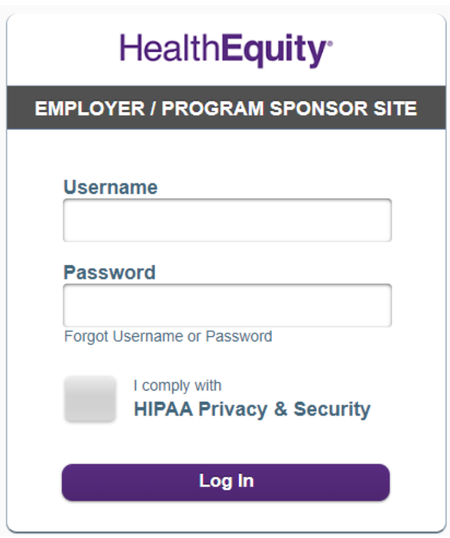
**The exact timing of this step is up to the employer and may or may not occur prior to the fulfillment of the benefit*
*** ACH debit is automatically initiated on the 4th of the month to fund accounts for elections processed in the month*
+ Transit Commuter Cards are loaded by the 20th of the month prior to the benefit month; Parking Commuter Cards are loaded by the first day of the benefit month. Transit passes and parking payments are fulfilled by the end of the month.

[4] Long Island Railroad and MetroNorth Railroad direct payment order must be placed no later than the 4th of each month

UNDERSTANDING THE EMPLOYER SITE

The Employer Site is your portal to monitor and manage your Commuter Benefits program. The site is intended to provide you with visibility to participant information and program history, and depending on your access, to modify participant eligibility and enrollment, and to download various reports. This chapter provides you with an overview of the portal. Using the site to manage your program is described in detail later in this document.

The most common activities using the employer portal are to enter participant information, create/modify commuter accounts and to download reports. You can access the site at https://employer.wageworks.com.



A user name and initial password will be created for you and provided to you via email. The first time you enter the site you will be required to change your password. As with any site containing confidential information, use care in storing your password. You are strongly encouraged to log out of the site when not in use to avoid unauthorized visibility or usage of the site.

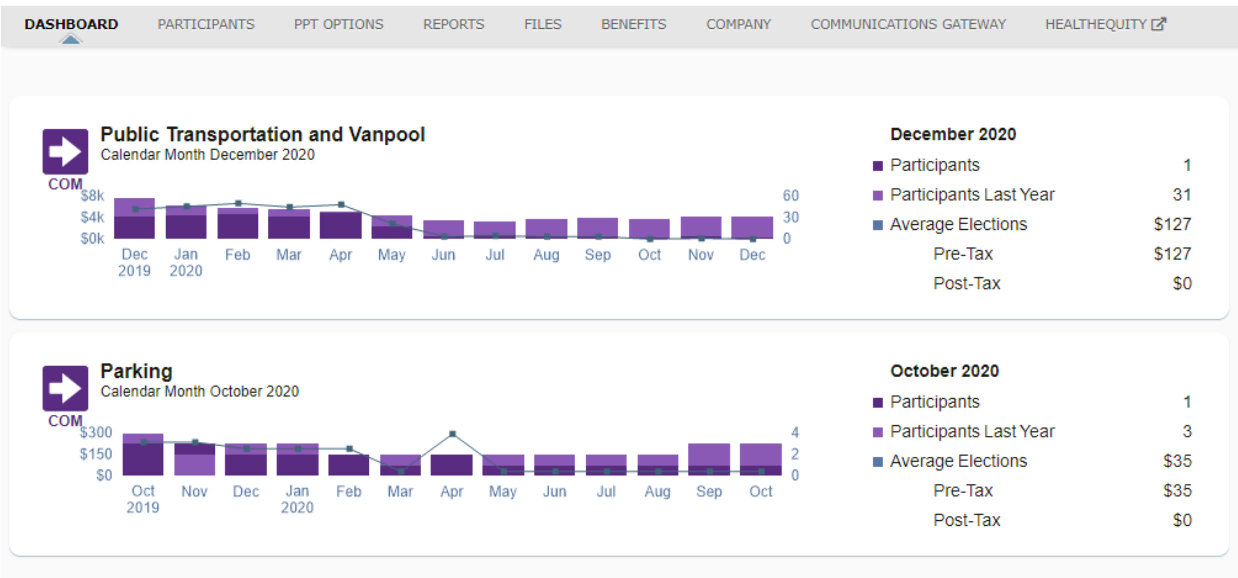
In addition to Commuter Benefits, other Consumer-Directed Benefits (CDBs), including pre-tax spending accounts, such as Health Savings Accounts (HSAs), health and dependent care Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) may be administered on this site. In order to access our Employer/Program Sponsor Site, you will need to acknowledge that your organization complies with HIPPA Privacy and Security. To the extent that your organization does not offer any programs subject to HIPAA, your acknowledgment will have no force or effect, but you must still “click the box” to enter the site. You may click on the HIPAA Privacy & Security link on the log in screen to learn more.

Once logged in, the information is presented to you via several tabs. The contents within each tab are described below.

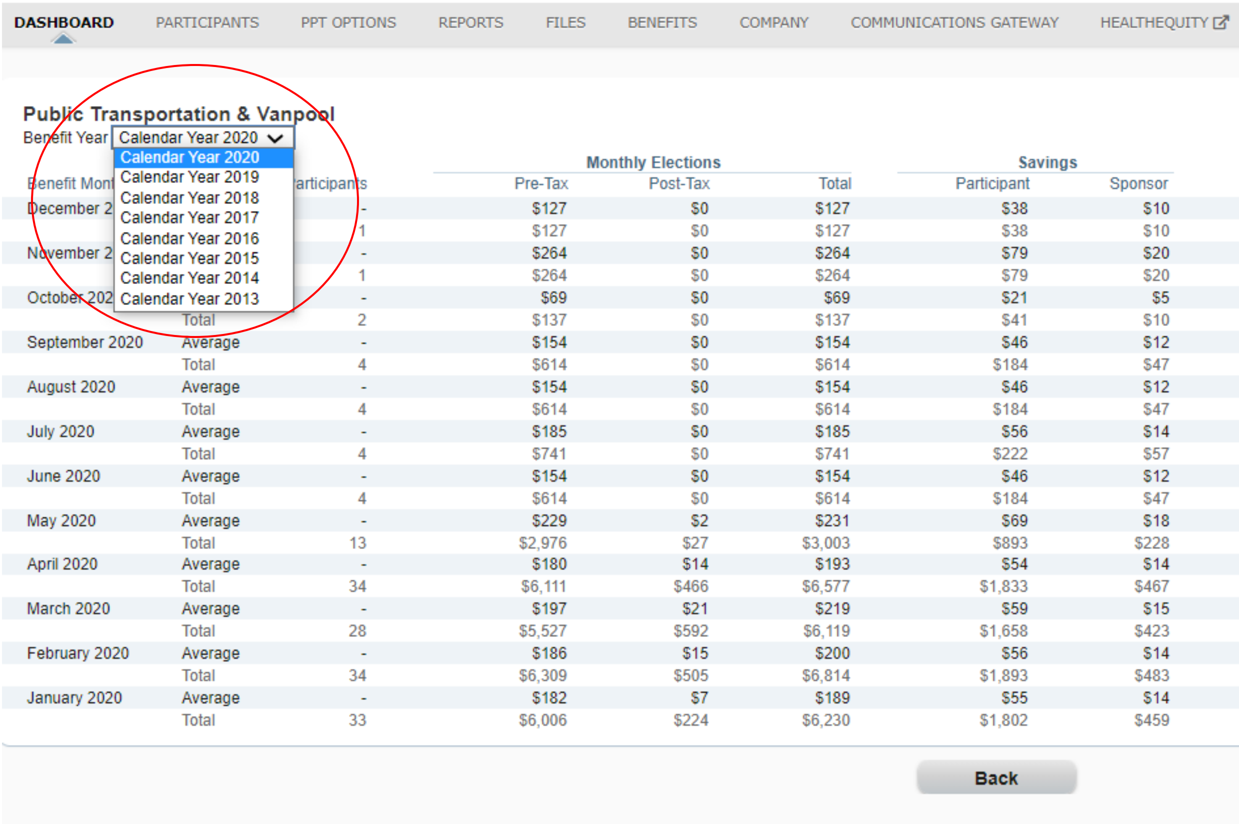
Dashboard

The dashboard reflects the monthly election activity for all participants as of the night before. Only the programs currently offered will be displayed. Elections are the orders placed through the participant accounts. Even if there are no current elections, the banner will still display.

> ### Important Reminder
>
> *The participant count on the dashboard is based on the number of employees with an election made from their commuter account. This may or may not be the same as the number of participants with an active account.*



By clicking on the benefit banner, you can drill down to historical summaries


DASHBOARD | PARTICIPANTS | PPT OPTIONS | REPORTS | FILES | BENEFITS | COMPANY | COMMUNICATIONS GATEWAY | HEALTHEQUITY

Public Transportation & Vanpool

Benefit Year: Calendar Year 2020

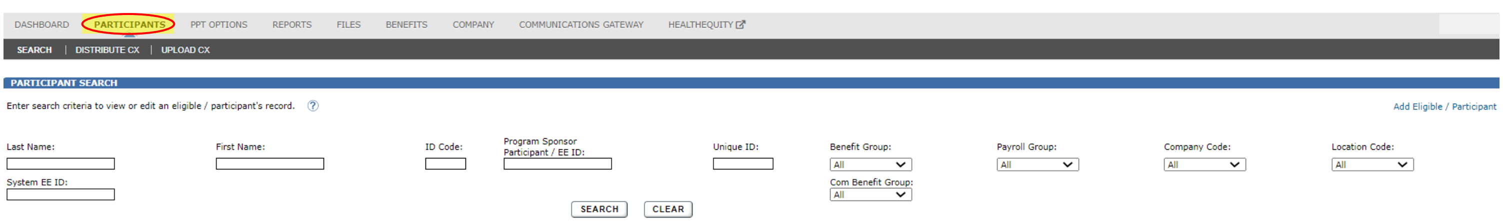
Calendar Year 2020
Calendar Year 2019
Calendar Year 2018
Calendar Year 2017
Calendar Year 2016
Calendar Year 2015
Calendar Year 2014
Calendar Year 2013

			Monthly Elections			Savings	
Benefit Mont		articipants	Pre-Tax	Post-Tax	Total	Participant	Sponsor
December 2		-	$127	$0	$127	$38	$10
		1	$127	$0	$127	$38	$10
November 2		-	$264	$0	$264	$79	$20
		1	$264	$0	$264	$79	$20
October 202		-	$69	$0	$69	$21	$5
	Total	2	$137	$0	$137	$41	$10
September 2020	Average	-	$154	$0	$154	$46	$12
	Total	4	$614	$0	$614	$184	$47
August 2020	Average	-	$154	$0	$154	$46	$12
	Total	4	$614	$0	$614	$184	$47
July 2020	Average	-	$185	$0	$185	$56	$14
	Total	4	$741	$0	$741	$222	$57
June 2020	Average	-	$154	$0	$154	$46	$12
	Total	4	$614	$0	$614	$184	$47
May 2020	Average	-	$229	$2	$231	$69	$18
	Total	13	$2,976	$27	$3,003	$893	$228
April 2020	Average	-	$180	$14	$193	$54	$14
	Total	34	$6,111	$466	$6,577	$1,833	$467
March 2020	Average	-	$197	$21	$219	$59	$15
	Total	28	$5,527	$592	$6,119	$1,658	$423
February 2020	Average	-	$186	$15	$200	$56	$14
	Total	34	$6,309	$505	$6,814	$1,893	$483
January 2020	Average	-	$182	$7	$189	$55	$14
	Total	33	$6,006	$224	$6,230	$1,802	$459

Back

Participants

Depending on your access, you may be able to manage employee information and enrollments.



This tab is broken down into several sub-menus:

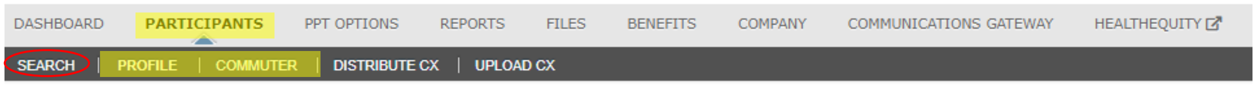
- **Search** (default page for the Participants tab)
  - Manage employee demographic data and eligibility
  - View participant activity
- **Distribute**
  - Manage emails to notify employees with their commuter account number
- **Upload***
  - Used for initial load of data to the system – requires coordination with your Relationship Management Contact

PPT Options

Depending on your access, you may be able to manage employee information.

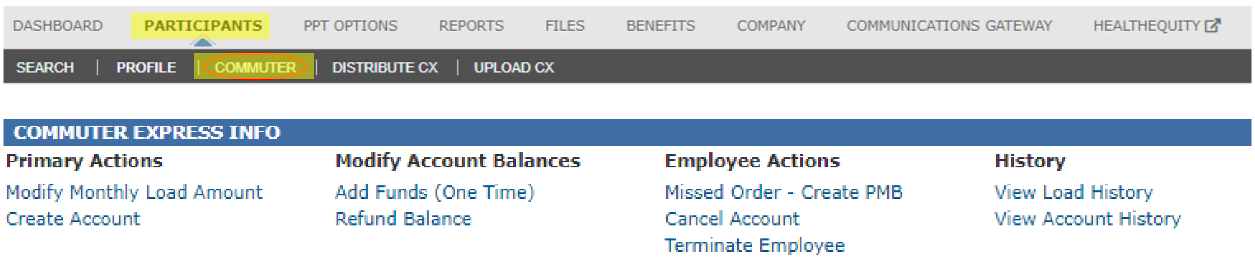
- **Participant (PPT) Site Messages***
    - Create/Modify messages that appear when a participant logs into their account
- **Participant (PPT) Forms & Docs***
    - View forms visible via the Help link when a participant logs into their account
- **Participant Emails***
    - Not applicable to the Commuter Benefits program
- **Experience Options***
    - Not applicable to the Commuter Benefits program

**While you may have access to these pages, we recommend you reach out to your Relationship Management contact if you want to utilize any of the features available on these pages. These pages are not described any further in this document*



Additional sub-menus become available after you have searched for an employee. The new links are:

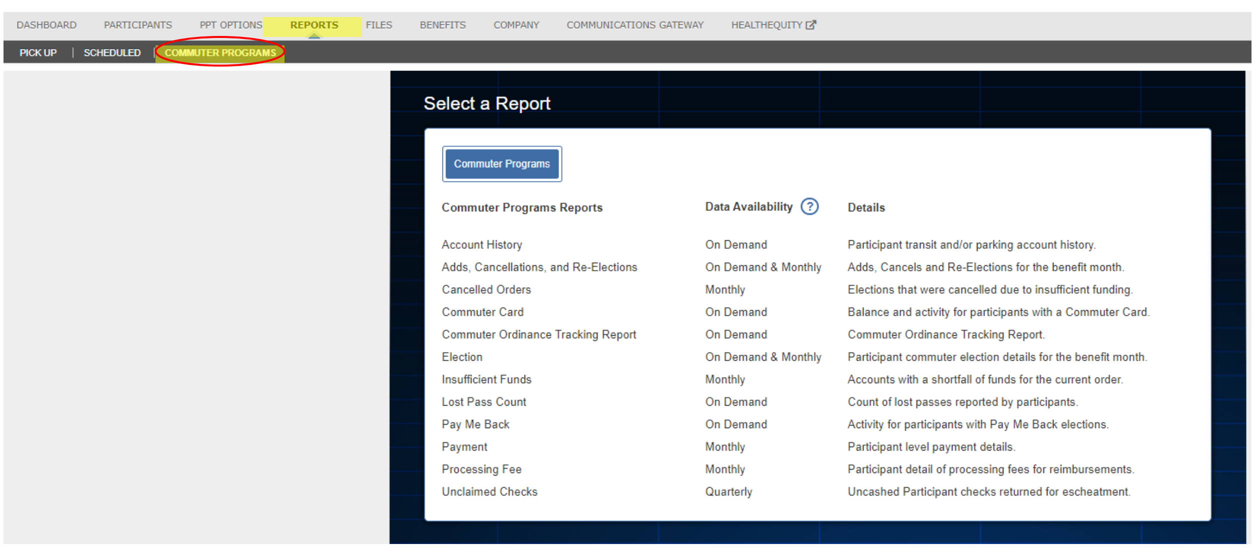
- **Profile**
  - Full view of employee demographic details
- **Commuter – *see below***
  - Manage account enrollment
  - View account history and activity



From the **Commuter** sub-menu, you are provided various options for the management of a participant's account. These actions are described in complete detail in the Managing Eligibility and Enrollment section of the guide.

Reports

The Reports tab is where you will find our suite of reports to help you administer and manage your program. Each report has online help to describe how the report is used and the legend of the fields within the report. You can also see the frequency of when reports are available.



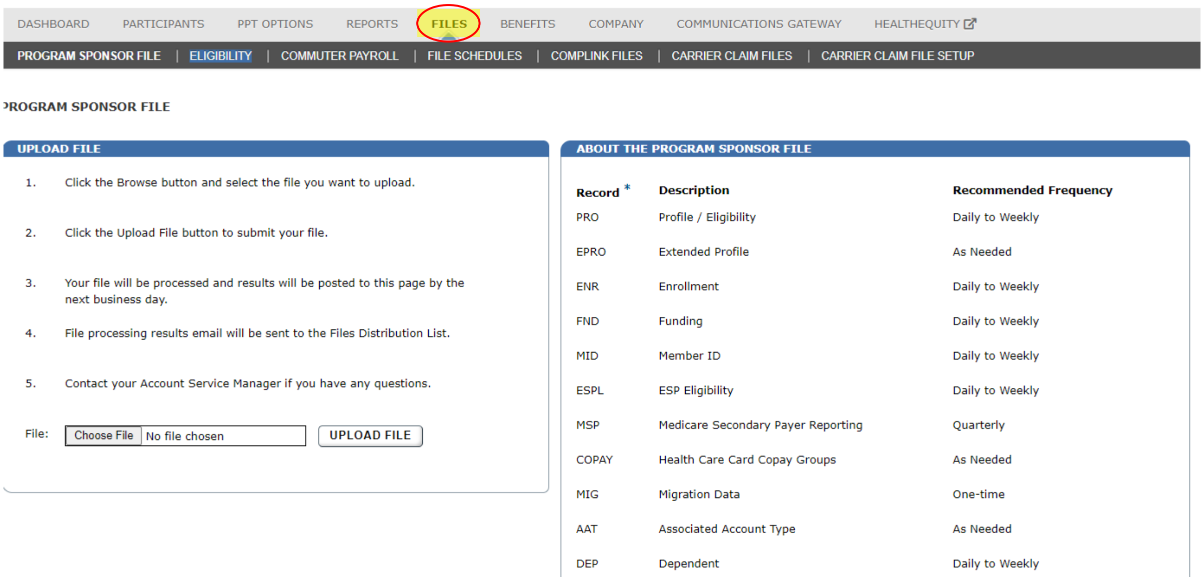
The first table describes the most commonly used reports and the purpose of each report. The balance of the reports are explained in the second table.

PRIMARY REPORTS	
Election Report	To view employee's commuter orders on both a daily and monthly confirmed basis.
Account History Report	The report shows participants' monthly load amount, funded balance and current account balance. *Note: Card balances are not included in this report. See Commuter Card Report.*
Payment Report	The report displays the participant level detail for the monthly load amounts that are withdrawn from your bank account or funds that have been returned to your bank account.

OTHER ONLINE REPORTS	
Pay Me Back Report	This report shows the status of all Pay Me Back elections for the selected benefit month.
Adds, Cancellations and Re-Enrollments Report	This report provides information about election changes at the benefit level for a selected benefit month.
Lost Pass Count Report	This report looks back over the past 24 benefit months and shows the count by participant who reported their benefit was not received timely.
Commuter Card Report	This report shows the current balance of all Commuter Cards (transit and parking) issued under your program.
Processing Fee Report	This report provides a listing of processing fees for your participants. This will include fees for reimbursing participants for claims made by check or by direct deposit, if applicable
Insufficient Funds Report	This report shows participants who do not have enough funds in their transit or parking account to pay for their current order. This report will only produce results from the 5th of the month (when the monthly funding has been initiated on the 4th) to the 10th when fulfillment occurs.
Canceled Order Report	The report displays all elections that were cancelled due to insufficient funding for the selected Benefit Month.
Unclaimed Checks Report	This quarterly report supports the payment made to you for escheatment purposes. The report lists all uncashed/expired participant check payments for the period.

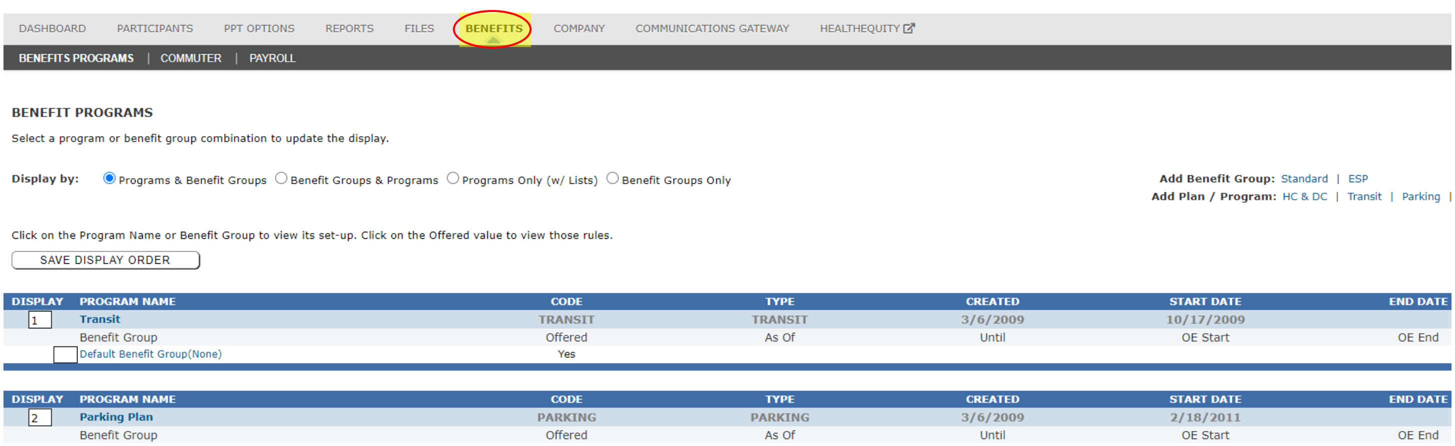
Files

With a stand-alone Commuter Express program, you will not be utilizing this tab. No additional information about this section of the website is included in this document.



Benefits

The benefits tab displays the programs offered and the fulfillment options your participants can select from when participating. Reach out to your Relationship Management contact to discuss any changes you may want to make.



The tab is broken down into several sub-menus:

- **Benefit Programs** (the default page for the Benefits tab)
    - Clicking on the Program Name lists the fulfillment features for each program offered. See the table below for more information.

    - Also displayed is the participant's maximum ordering threshold – how much they can order per month.
        - Default value is $800 per benefit for a total of $1,600
- **Commuter**
    - Displays your program's current maximum order threshold (how much your participant canspend per month)
    - Displays the current Federal pre-tax limit per benefit type.
- **Payroll***
    - Used to set up payroll calendar information in other commuter programs
- **HC Copays***
    - Used for FSAs
- **HC Card Suspension***
    - Used for FSAs

**While you can access these pages, these pages are not utilized for the Commuter Express Model program.*

The program features listed with each benefit type is available across all Commuter Benefit programs offered. The following are the standard fulfillment options available to participants in the Commuter Express Model program. If any of these options are not selected but is something you want to offer, reach out to your Relationship Management contact for assistance.

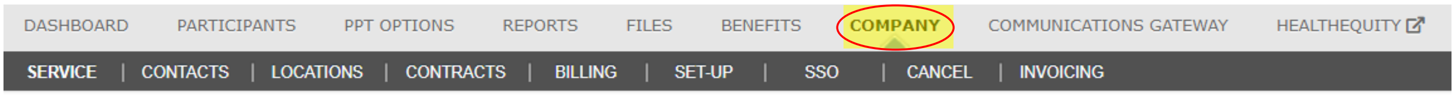
Program Features Table 1

Transit	Parking
Home delivery of passes and tickets	Pay My Parking – Direct payment to monthly parking provider
Electronic loading of transit agency Smartcards (where available) Examples of Smartcards include the Premium MetroCard (PMC), WMATA, Ventra, and Clipper.	Pay Me Back – Claims reimbursement for eligible parking expenses
Access to Express Payment Feature offered by transit providers (where available)	Commuter Card – terminal restricted debit card for eligible parking expenses
Access to Transit vouchers that can be exchanged at authorized vendors for transit fare media	Park-n-Ride Display options* – Default option is "Display". This option allows participants to search for transit-related parking by first finding their transit authority/station
Pay Me Back for vanpool and selected transit operators	
Commuter Card – terminal restricted debit card for Transit purchases	

**Descriptions of other Park-n-Ride display options are available by clicking the help icon*

Company

The Company tab provides information about your support team and your organization.



The tab is broken down into several sub-menus:

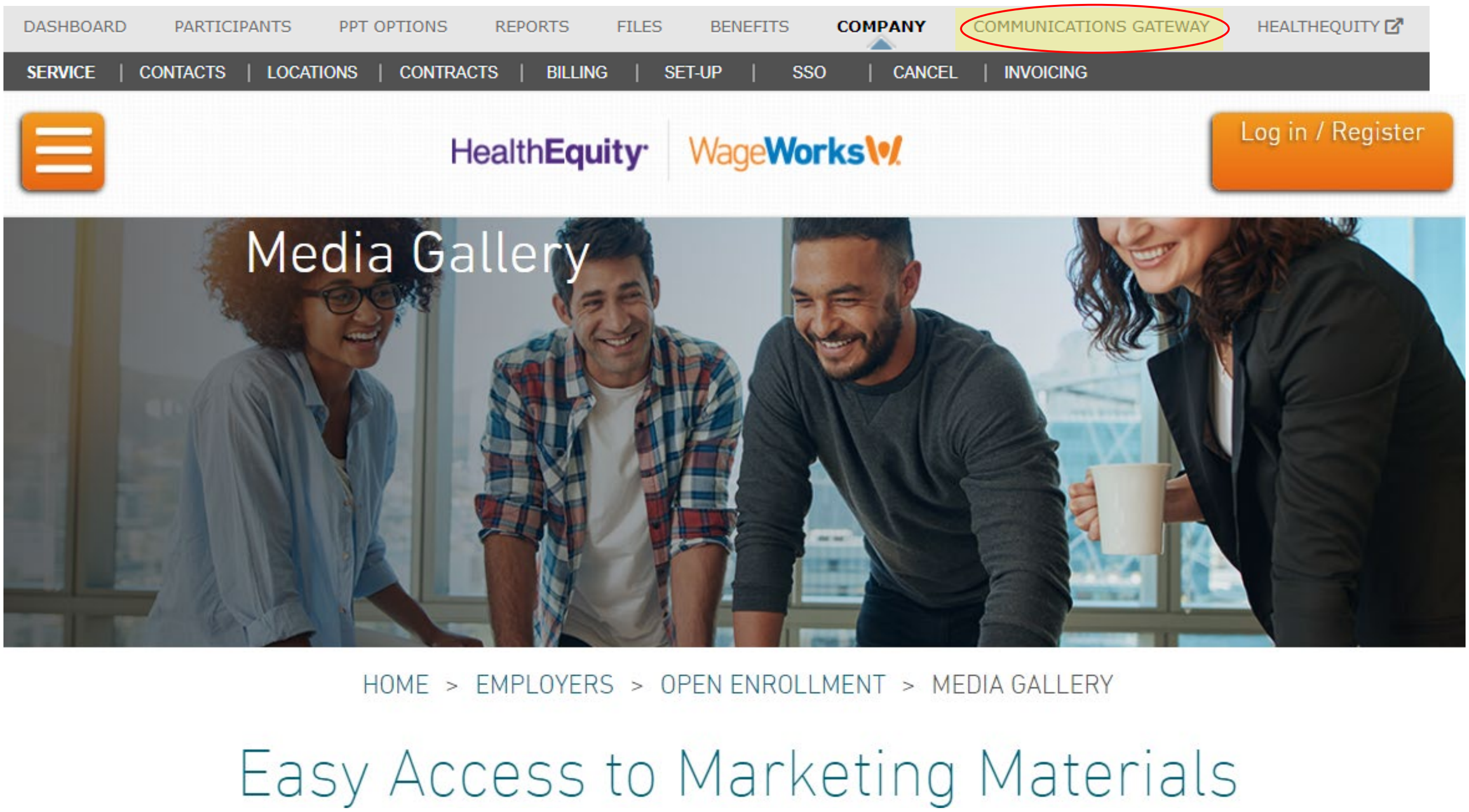
- **Service** (the default page for the Benefits tab)
  - Lists the contact information of your Commuter program support team
- **Contacts**
  - List of active contacts and program responsibility assignments
    - Contacts with access to the Employer Site for your organization are noted
    - Canceled contacts whose privileges have been discontinued are also listed
  - Depending on your access rights, this link may or may not be visible
- **Locations***
- **Billing**
  - Displays the banking information associated with the funding of this program
- **Cancel**
  - Displays how to initiate the cancelation of an existing commuter program

**While you can access these pages, these pages are not utilized for the Commuter Express Model program.*

Communications Gateway

The Communications Gateway link on the employer site serves as a shortcut to the Media Store. A log in page to the Media Store will open in a new window. The materials available at the Media Store include all benefits available on the platform, including those not offered by you. You can create your own login credentials by clicking on the link.

Please reach out to your Relationship Management contact if you have questions about placing or tracking an order.



MANAGING ELIGIBILITY AND ENROLLMENT

As explained earlier in this document, employee demographics and program activity are visible from the Participants Tab. Depending on your access rights, you may also be able to add/edit an employee's profile data and add/change/cancel an employee's commuter enrollment.

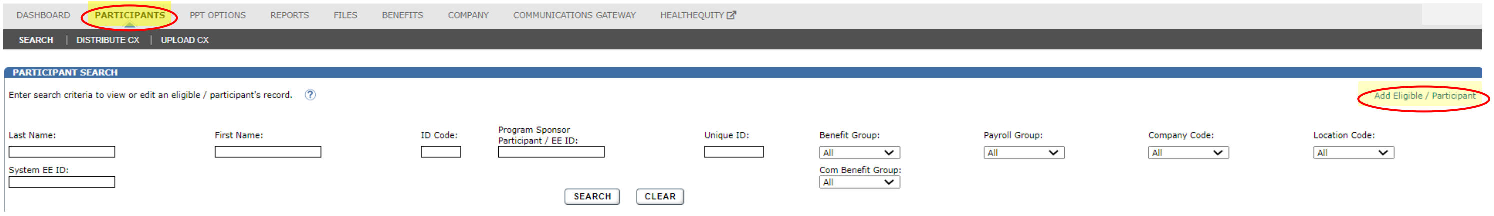
When accessing the Employer Site, the connection includes a Secure Sockets Layer (SSL) protocol that encrypts the link between a web server and a browser. This ensures that all data entered into the Employer Site remain private and secure.

Add Eligible Employee and Create Commuter Account(s)

The process to add employees and create their accounts is a simple process and should take you less than 5 minutes per participant to complete. The steps required are:

1. **Enter the employee data** – This task requires minimal input about the employee
2. **Create the account(s)** – Using the data collected from the employee, enter the amount the employee wants to contribute into a transit and/or parking account
3. **Notify the participant** – This final step is just a "click" to generate an email to notify your employee their account(s) has been created and to provide them with the instructions and information they need to log into the participant site

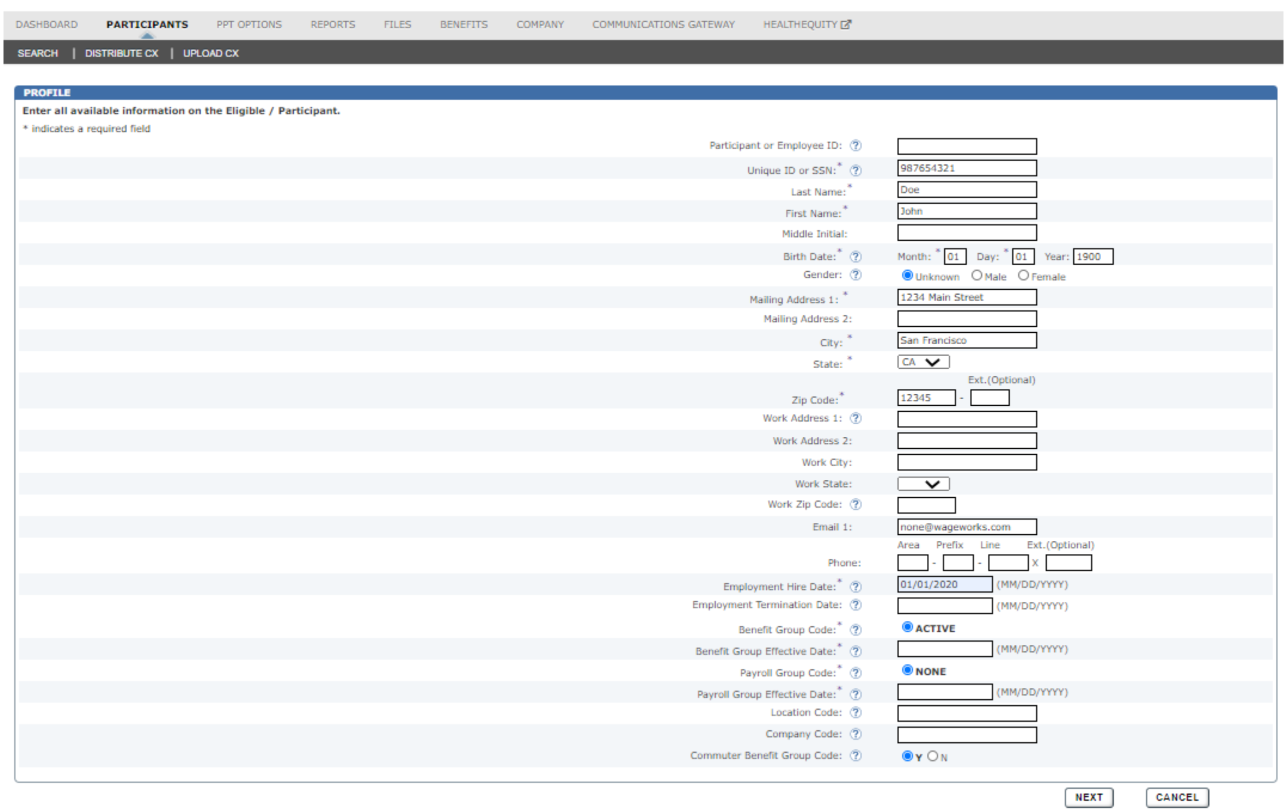
If your access permits, you will be able to see the link to add an eligible employee.



When you click the link, you will be reminded that this site uses an Auto Save Feature. As long as you are using the same computer and have not made any updates to your cookie settings, you will be returned to the page you last accessed if your session logged out due to inactivity. You must click **Save** at the end of the process for the record to post to the system.

The following are the items included in the employee profile. Required profile elements are marked with an asterisk (*).

- ***SSN**: It is common for employers to use numbers such as an employee ID or social security number.
  - In order for an employee to register to use the program, whether by enrolling on the participant site or calling in to customer service, the employee must know these digits.
- ***Last Name**
- ***First Name**
- **Middle Initial**
- ***Date of Birth**
- ***Address**
- ***Email address**
  - An email address is required to complete the enrollment process. The login instructions and participant's account number(s) are provided in the email.
- ***Employment Hire Date**



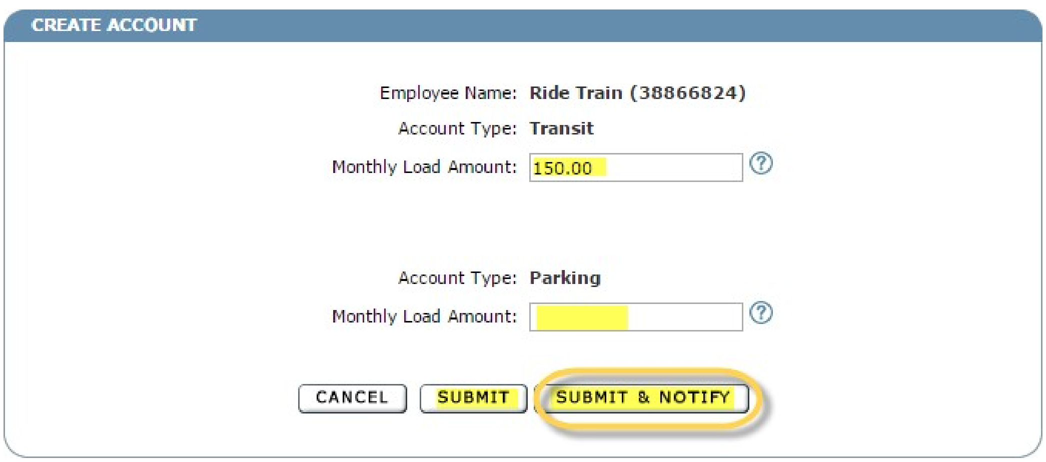
Click **Next** when done.

You are provided with two choices to continue. Select the second option:

- **Save Profile** – This will just create a profile for your employee in the database. It does not create the account needed for them to access the site and to use the benefit.
- **Save Profile & Enter Commuter Enrollment** – The profile is saved to the database and you can then enter the enrollment information

Enter the *Monthly Load Amount* per your employee's instructions[6]. This amount can be an exact value, such as $125.25. The maximum allowed is the monthly pre-tax limit per benefit. Do not enter a value if an employee chooses not to enroll in one of the plans.

Again you are given two choices to continue. For first time enrollments, you should select **Submit & Notify.** The notification process is described later in this section.

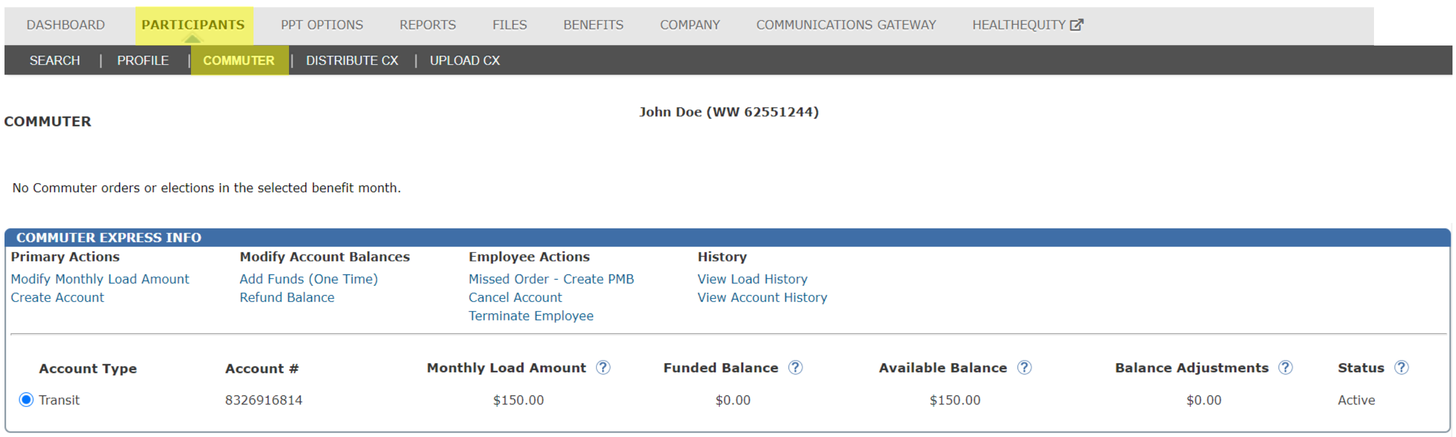


[6] You determine how to maintain enrollment information since it is collected outside of the Commuter Express program

Important Reminder

If you enter $0.00 as the Monthly Load Amount, an account WILL BE created. There will be no funding into the account, but the participant will be notified they have an account. It is highly recommended you just leave the field blank when there is no associated enrollment.

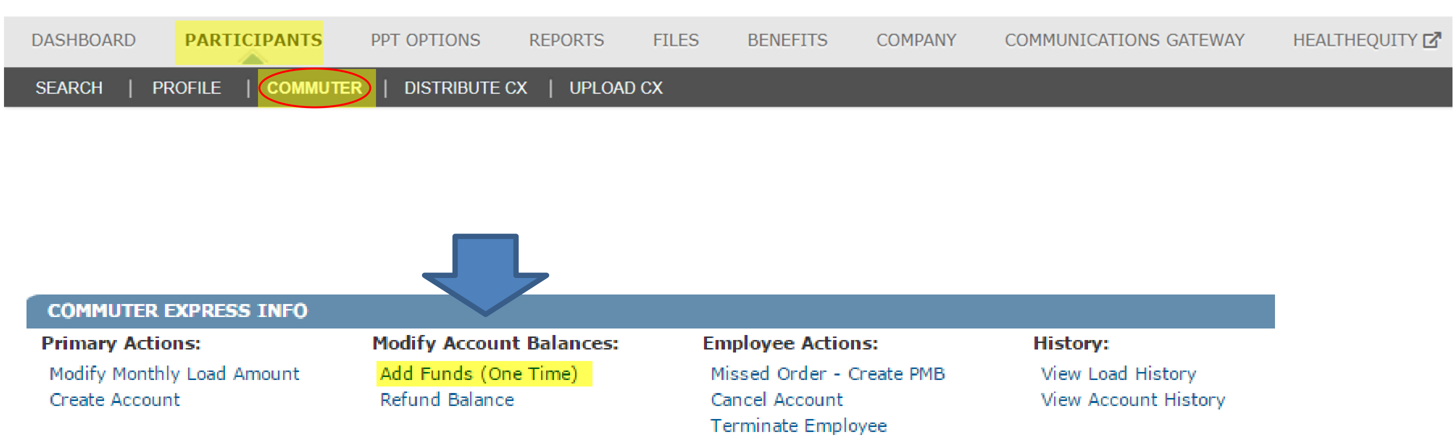
Once the record is saved, you are brought to the **Commuter** page under the **Participants** tab. The funded balance will be $0.00 until the 4th of the month, when your bank account is swept to fund the participant accounts. The participant will still be able to place an order, even if the account is not yet funded.



Tip

If you are creating an enrollment AFTER the 4th (when your bank account has been debited to fund active accounts) but BEFORE the participant's ordering deadline on the 10th, you can manually fund an account to allow a participant to utilize the benefit without waiting until the following month.

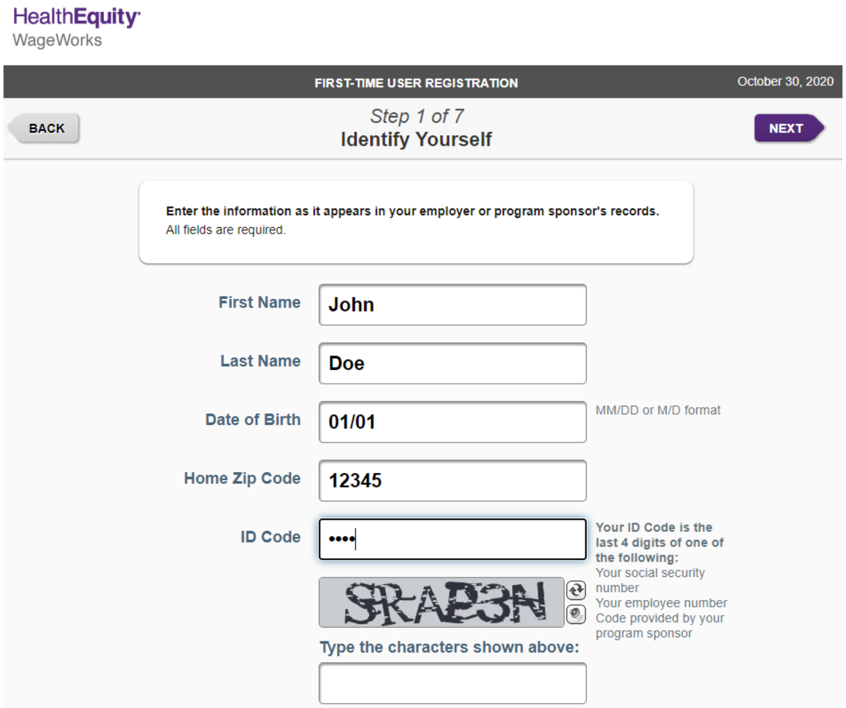
*From the **Commuter** page, choose the Modify Account Balance option of **Add Funds (One Time).** Follow the screen prompts to add funds to the account. Your bank account will be debited within 24 hours after initiating the request. Upon completion of the debit, the participant's account will be funded and can be used immediately towards an election.*



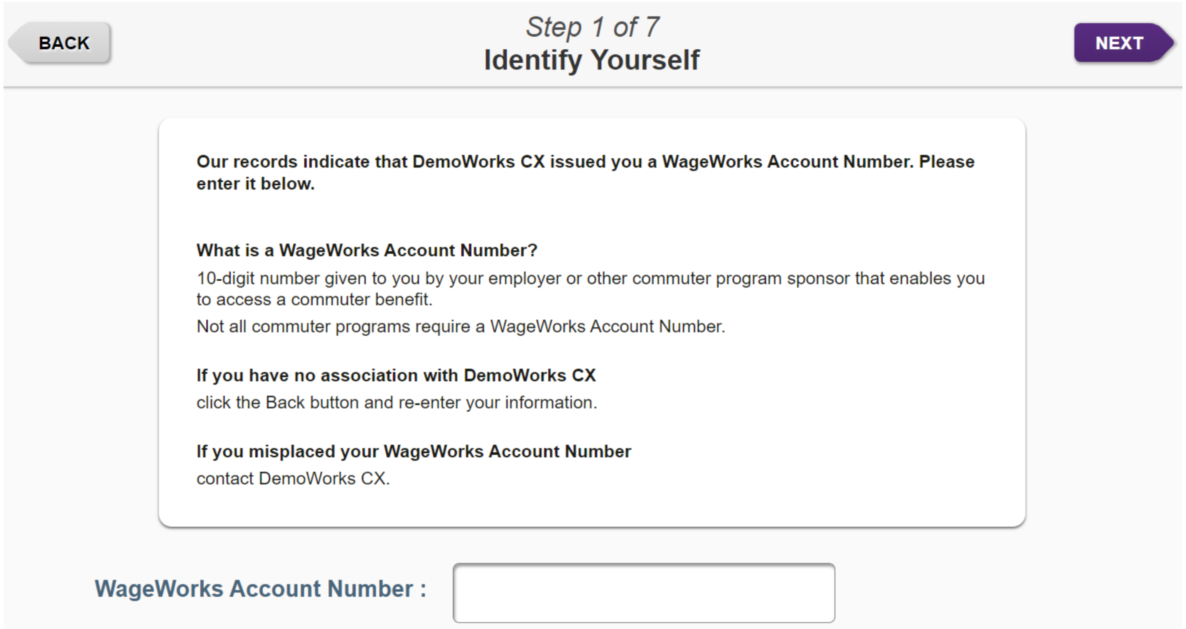
Notify a Participant

After a commuter account is set up, it is important the participants are notified. The email contains information they will need in order to register for the participant site.

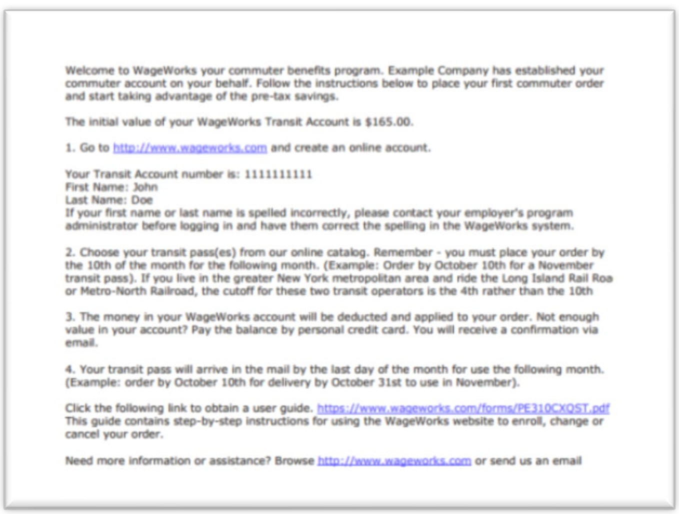
The notification email contains the URL to log into the participant site, where the employee is given the opportunity to create a unique user name and password. After clicking the link to Register and viewing a brief set of instructions, your participant will provide personal information to match them to a record in the system



Once the participant is matched, they are asked to provide their account number. This number is included in the system generated email that was created when you entered their enrollment. Sample emails are shown below.



Sample Email


Welcome to WageWorks your commuter benefits program. Example Company has established your commuter account on your behalf. Follow the instructions below to place your first commuter order and start taking advantage of the pre-tax savings.

The initial value of your WageWorks Transit Account is $165.00.

1. Go to http://www.wageworks.com and create an online account.

Your Transit Account number is: 1111111111
First Name: John
Last Name: Doe
If your first name or last name is spelled incorrectly, please contact your employer's program administrator before logging in and have them correct the spelling in the WageWorks system.

2. Choose your transit pass(es) from our online catalog. Remember - you must place your order by the 10th of the month for the following month. (Example: Order by October 10th for a November transit pass). If you live in the greater New York metropolitan area and ride the Long Island Rail Roa or Metro-North Railroad, the cutoff for these two transit operators is the 4th rather than the 10th

3. The money in your WageWorks account will be deducted and applied to your order. Not enough value in your account? Pay the balance by personal credit card. You will receive a confirmation via email.

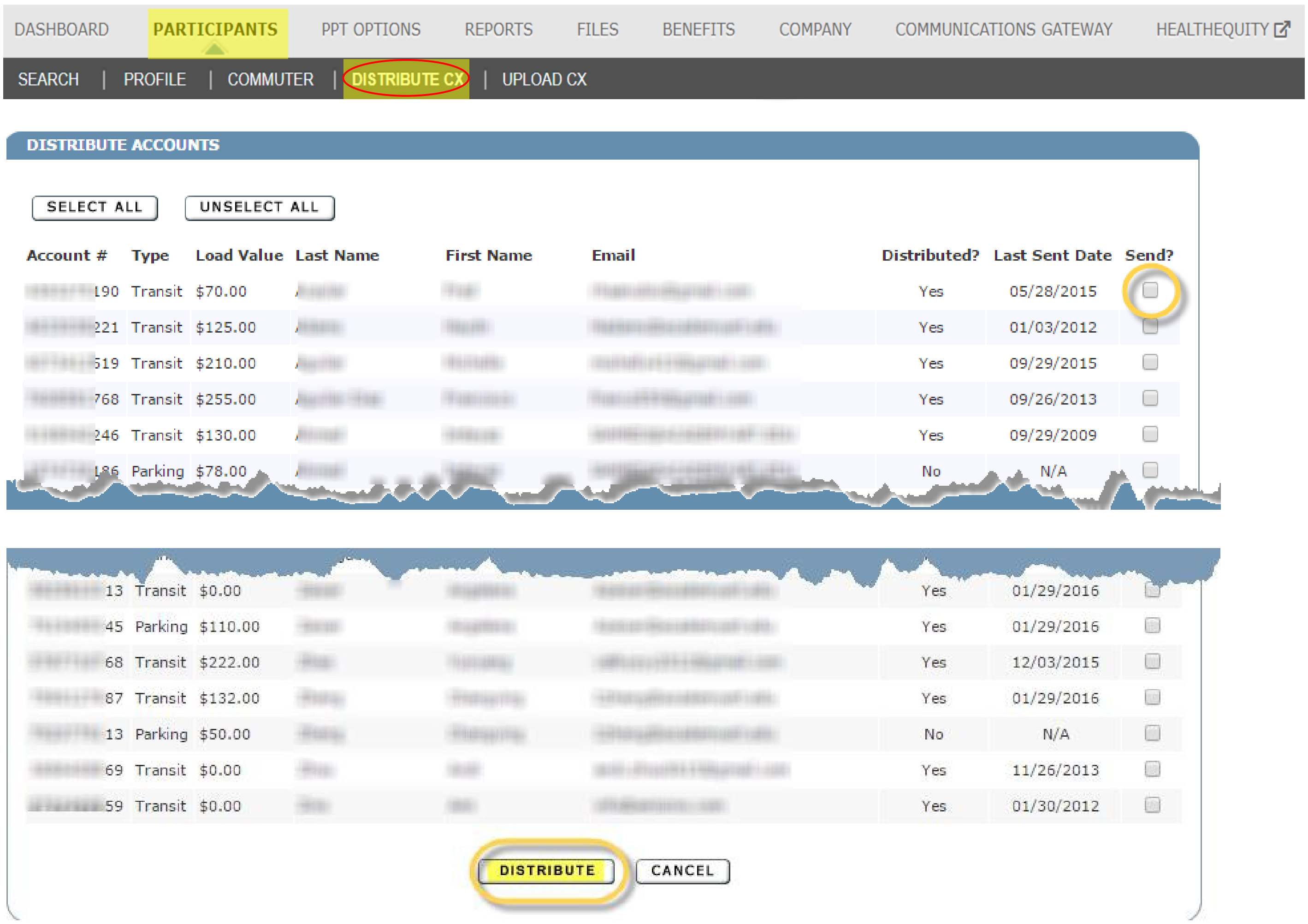
4. Your transit pass will arrive in the mail by the last day of the month for use the following month. (Example: order by October 10th for delivery by October 31st to use in November).

Click the following link to obtain a user guide. https://www.wageworks.com/forms/PE310CXQST.pdf
This guide contains step-by-step instructions for using the WageWorks website to enroll, change or cancel your order.

Need more information or assistance? Browse http://www.wageworks.com or send us an email

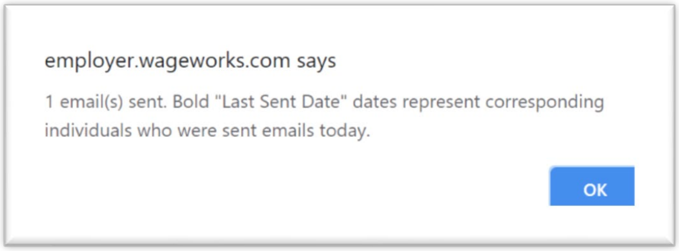
After the participant enters the account number, they can complete the registration process. If a participant has both a transit and a parking account, they only need to enter one of the account numbers. Both accounts will be displayed after they log in.

If you did not use the **Submit & Notify** option when you created the participant's account, you can still generate and send the email. Navigate to the **Participants** tab then click the **Distribute** sub-menu link.



Locate the participant's name and account on the page and check the box under **Send.** You can send multiple emails if you need to. Then click **Distribute.**

You will receive a confirmation message of the number of emails sent. Click **OK** to exit.

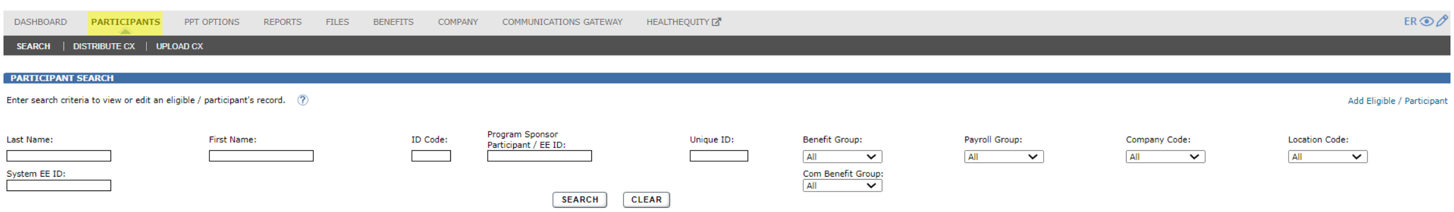


Tip

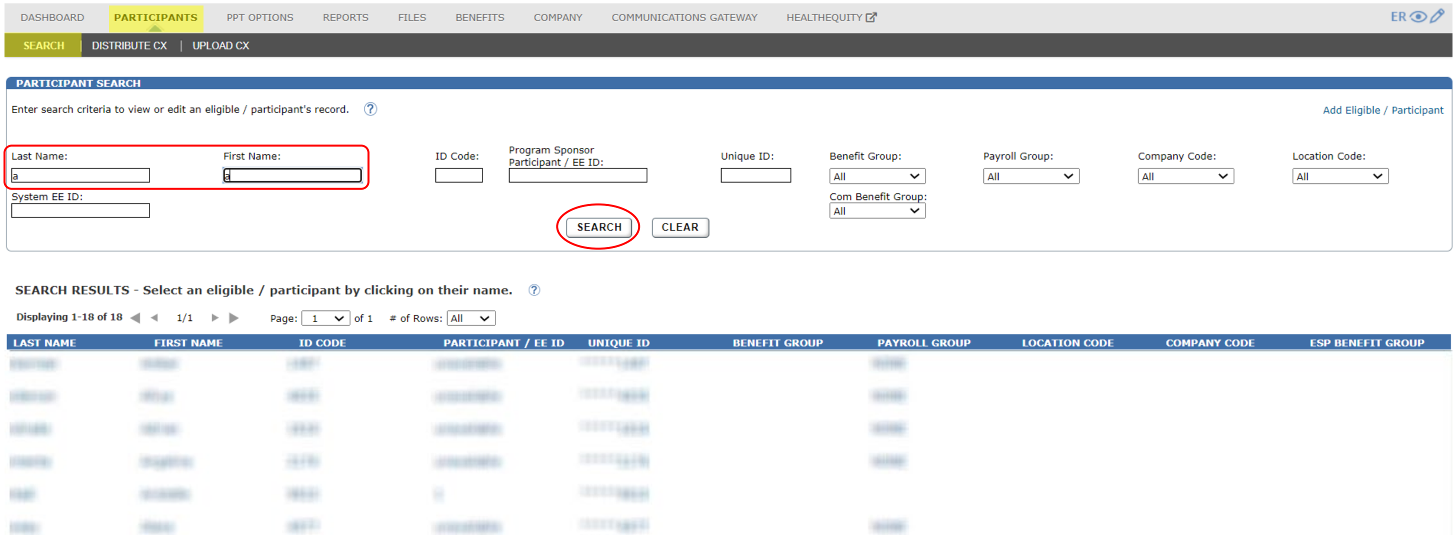
If you just want to see the participant's account number without doing a search or sending the email, you can look up the information on the ***Distribute CX*** *page without taking action.*

Search for Employee

A common use for the Employer Site is to search for employees to view and/or modify their eligibility and enrollment or to view their account activity. The Search page is the default page of the Participant's tab.

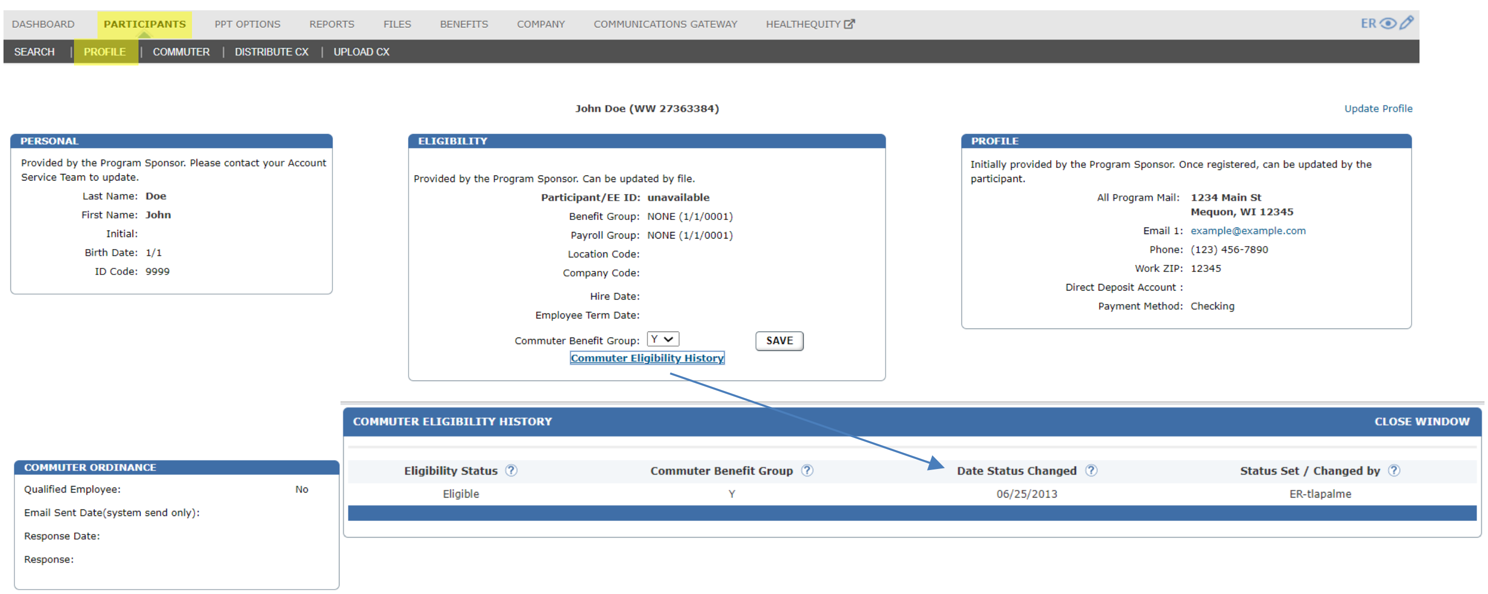


You can enter any combination of criteria to perform a search. To prevent a lag in search time, you should try to enter at least two to three characters in at least two fields then click **Search**.



Click on an employee's record to view the complete profile.

Click the *Commuter Eligibility History* link to view the dates and source of changes to an employee's eligibility record. Commuter eligibility is detailed in the next section. Profile field elements are described earlier in this chapter.



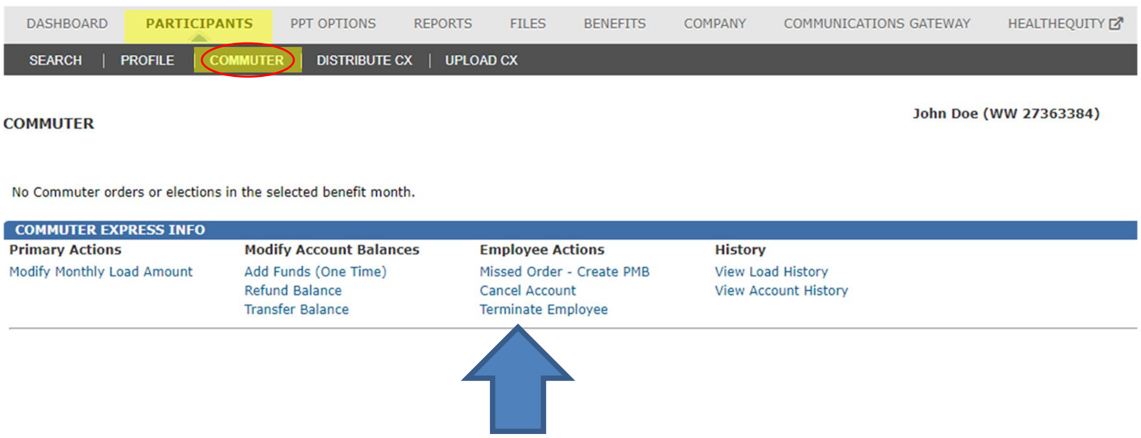
Commuter Eligibility

An employee can be made eligible or ineligible for the commuter program directly from abbreviated Profile view screen. Reasons to change an employee's eligibility may include:

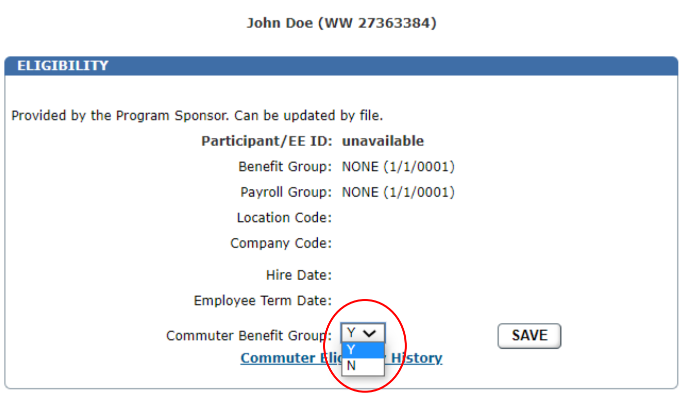
- Leave of absence
- Change to a location that does not offer the benefit
- Other reasons as determined by the employer

Tip

While termination is also a reason for making someone ineligible, you must terminate the participant's account via the ***Commuter*** *sub-menu link. This process is discussed later in* [*Employee Termination*](#).



Click on the drop down arrow by the Commuter heading and select the appropriate response. **"Yes"** means the participant is eligible to participate in the program and **"No"** means the participant is not eligible to participate in the program. After the appropriate response is chosen, click Save. The change is effective immediately. There is no back-dating or future-dating the event.



- By selecting Yes, eligible employees are allowed to make an election in the program
- Ineligible employees cannot make any further elections until they are made eligible again
  - Pending orders not yet processed are canceled
  - Monthly funding of the account, if any, is canceled
  - Processed orders will be fulfilled
    - For example, you make a participant ineligible on 8/31. The order for September has already been processed and will be fulfilled. The order for October was still pending so will be canceled.
    - Participants who have a Pay Me Back election will still have 180 days from the end of the election benefit month to submit a claim.

- If a participant has a Commuter Card, the card will still be available to use but no additional funds can be added until the employee is eligible to make an election
- Ineligible participants can still access the Participant Site to view their account and card balance and/or submit claims for reimbursement of Pay Me Back elections processed before they became ineligible
  - The participant will not have the ability to create a new election
  - Unused funds in a participant's account will remain in the account and available for use if the participant is made eligible in the future.

- Change to the eligibility status will be visible on the Commuter Eligibility History page and include the login name of the user of who made the change and the date the change was made

Important Reminder

If you make an employee ineligible but make them immediately eligible again, all pending orders were canceled. If the employee is expecting a benefit, he/she will need to re-instate the order by logging into the participant site or calling Customer Service to make the election.

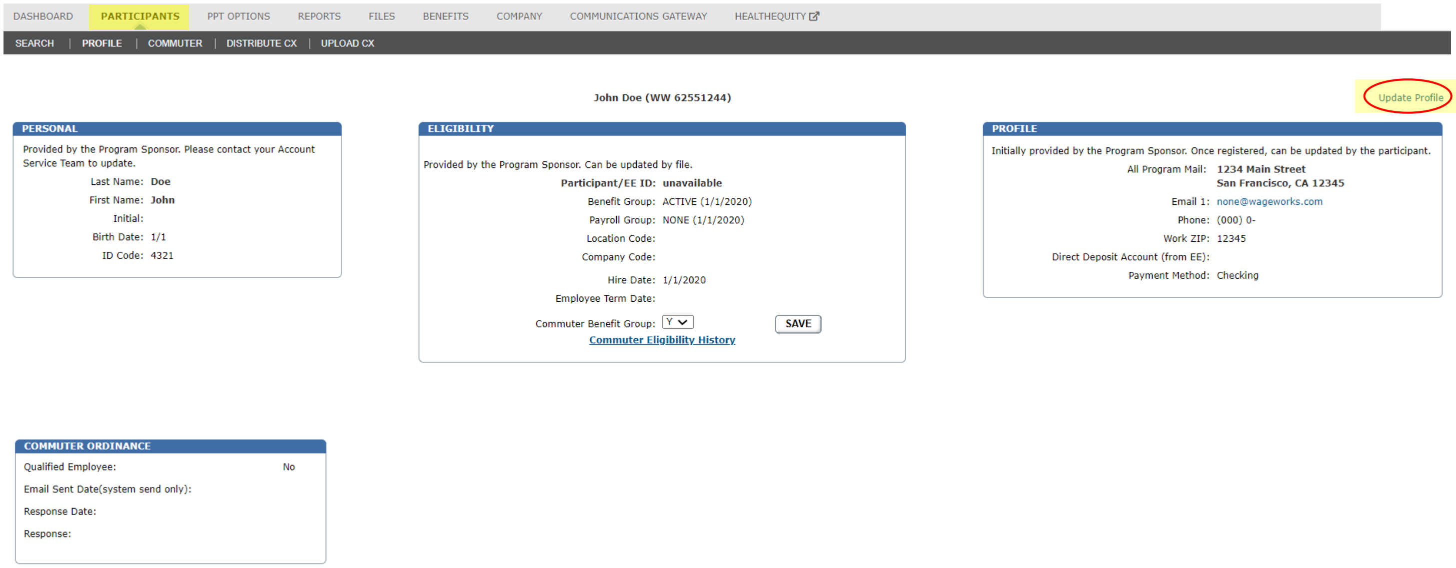
Participants are not notified their elections are canceled when the employer changes their eligibility status.

Modify Employee Profile

Changes to an employee's demographic data can be updated quickly. Locate the employee record you wish to modify, using the Search function described earlier. Your access allows you the ability to update the participant profile if you see the link *Update Profile* in the upper right corner of the screen

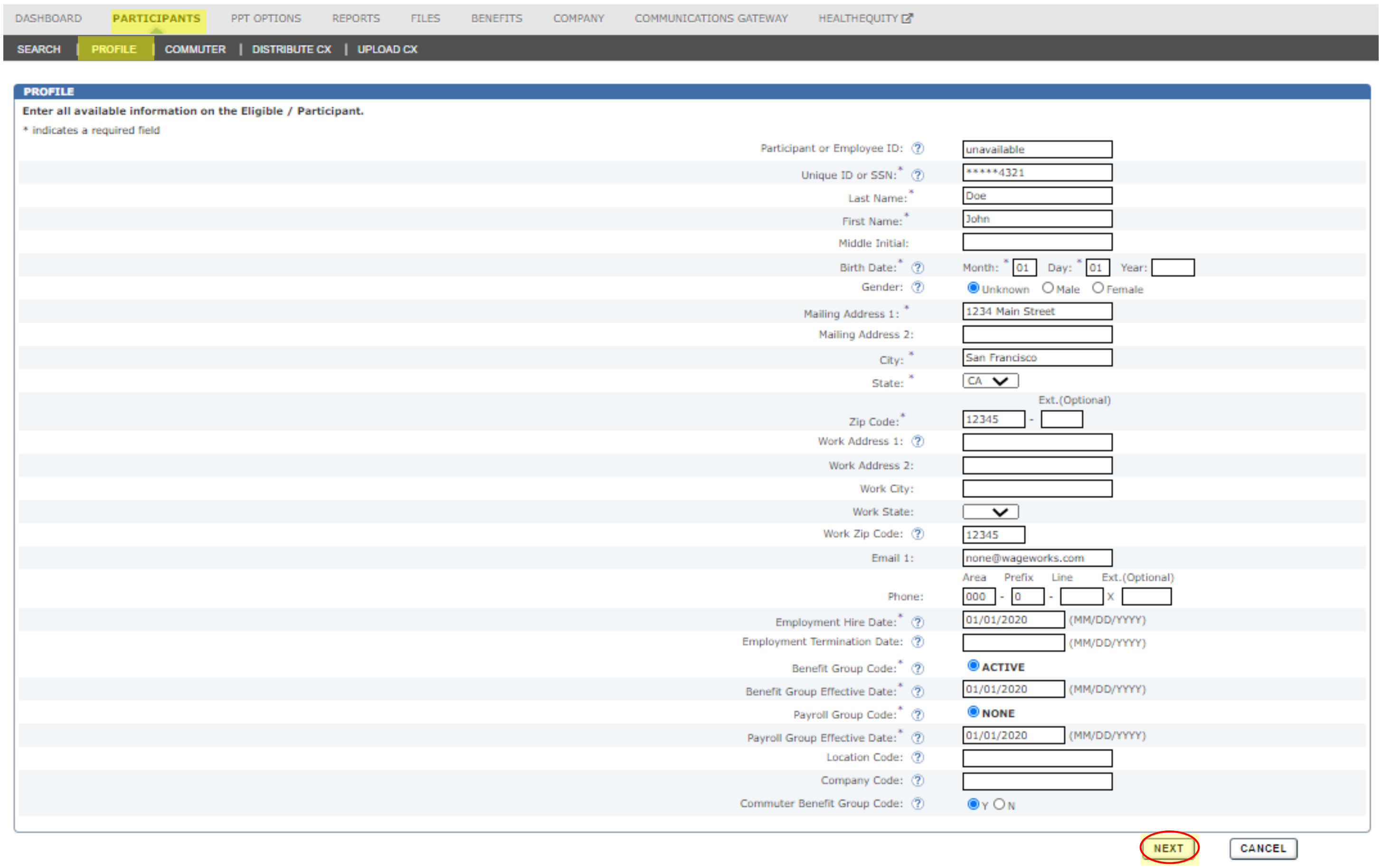
Important Reminder

Even if you make a change to the participant's email address, your employee can change the information via the participant site or by calling Customer Service.



From the full profile page, you can make updates to any of the fields listed. Note, that required fields are marked with an asterisk (*). Changes to values your employees use to validate their entry to the participant site and eligibility for the program (First Name, Last Name, and ID) will not impact participants who already created a user name using the original values in the system. If, however, the participant uses the "Forgot Password" feature to retrieve their user name or to reset their password, they will need to use the most current data used for these fields plus the account number provided to them in their enrollment confirmation email.

Make your changes to the profile and click **Next** then **Save Profile.**

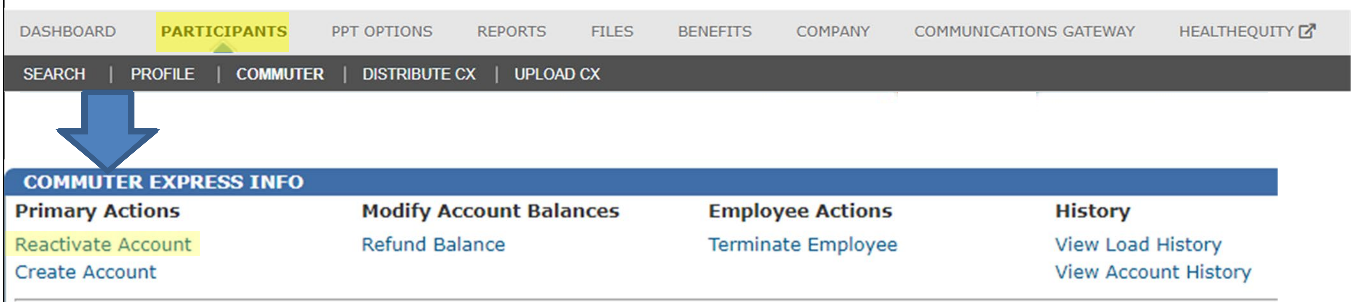

DASHBOARD
PARTICIPANTS
PPT OPTIONS
REPORTS
FILES
BENEFITS
COMPANY
COMMUNICATIONS GATEWAY
HEALTHEQUITY
SEARCH
PROFILE
COMMUTER
DISTRIBUTE CX
UPLOAD CX
PROFILE
Enter all available information on the Eligible / Participant.
* indicates a required field
Participant or Employee ID: unavailable
Unique ID or SSN:* *****4321
Last Name:* Doe
First Name:* John
Middle Initial:
Birth Date:* Month:* 01 Day:* 01 Year:
Gender: Unknown Male Female
Mailing Address 1:* 1234 Main Street
Mailing Address 2:
City:* San Francisco
State:* CA
Ext.(Optional)
Zip Code:* 12345 -
Work Address 1:
Work Address 2:
Work City:
Work State:
Work Zip Code: 12345
Email 1: none@wageworks.com
Area Prefix Line Ext.(Optional)
Phone: 000 - 0 - x
Employment Hire Date:* 01/01/2020 (MM/DD/YYYY)
Employment Termination Date: (MM/DD/YYYY)
Benefit Group Code:* ACTIVE
Benefit Group Effective Date:* 01/01/2020 (MM/DD/YYYY)
Payroll Group Code:* NONE
Payroll Group Effective Date:* 01/01/2020 (MM/DD/YYYY)
Location Code:
Company Code:
Commuter Benefit Group Code: Y N
NEXT
CANCEL


BACK
SAVE PROFILE
SAVE PROFILE & ENTER COMMUTER ENROLLMENT

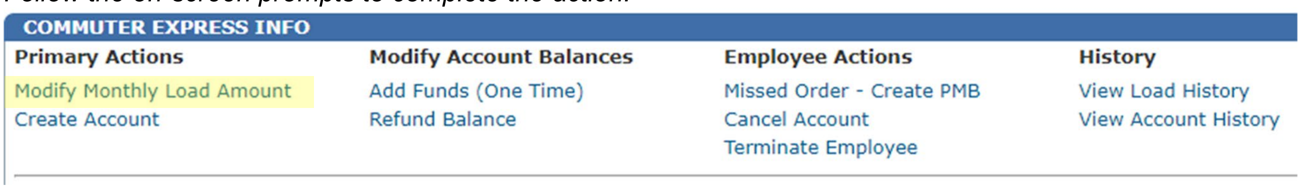
Reminder

If you re-hire an employee who had an account, you have the option to remove the termination date from their profile as well as the option to Re-activate their existing account. The participant is able to use their existing username and password as well as see the historical activity of their account.

*After removing the termination date and saving the profile, click the **Commuter** sub-link and then click the Primary Action, **Reactivate Account**. This will only reactivate the account. You will still need to enter the monthly load amount, if applicable*



*Once the account is re-activated, the Primary Actions change and you can click **Modify Monthly Load Amount.** Follow the on-screen prompts to complete the action.*



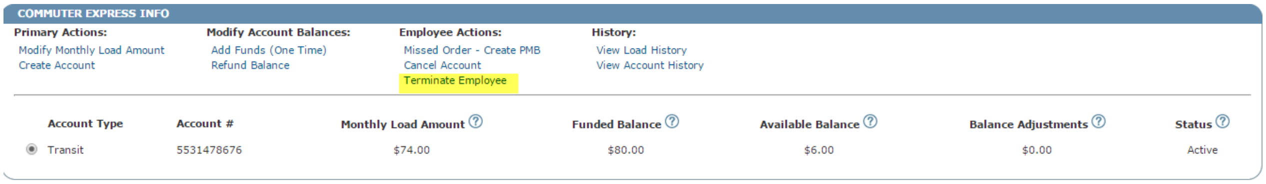
Employee Termination

Once you are aware of an eligible employee's termination, the ideal timing to enter the termination date is prior to the scheduled funding date for the benefit month the employee will be gone. For example, you know on 7/1 an employee will be terminating effective 8/31, you should enter the term date no earlier than 7/11 and no later than 8/3.

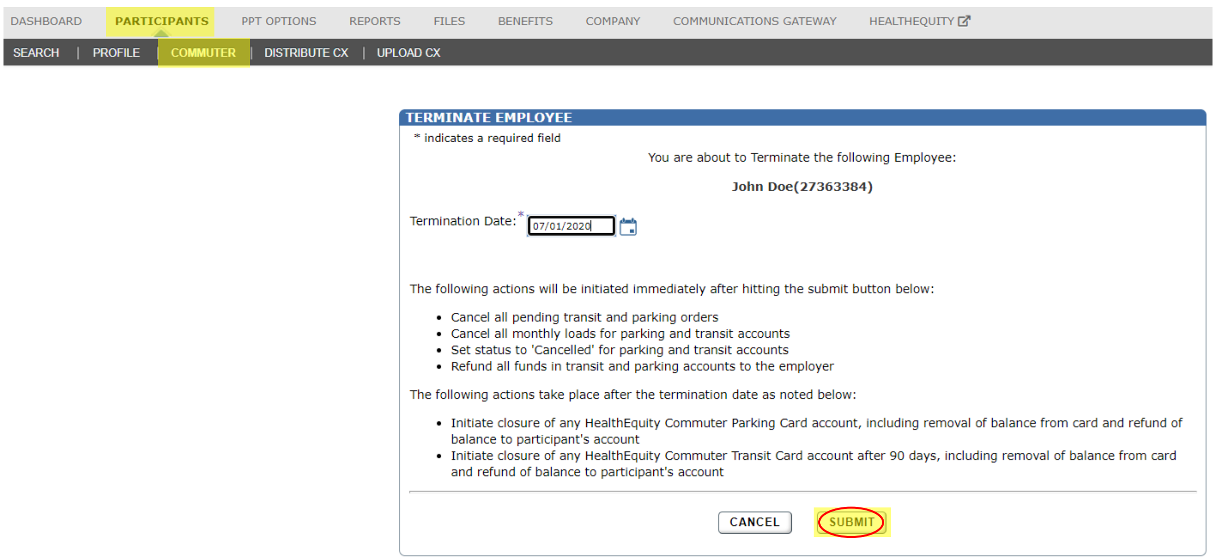
If the termination date already passed or is in the next 30 days or less, you should enter the date immediately.

Locate the employee record you wish to modify, using the Search function described earlier. Then click the ***Commuter*** sub-menu link.

Click the *Employee Action* **Terminate Employee.**



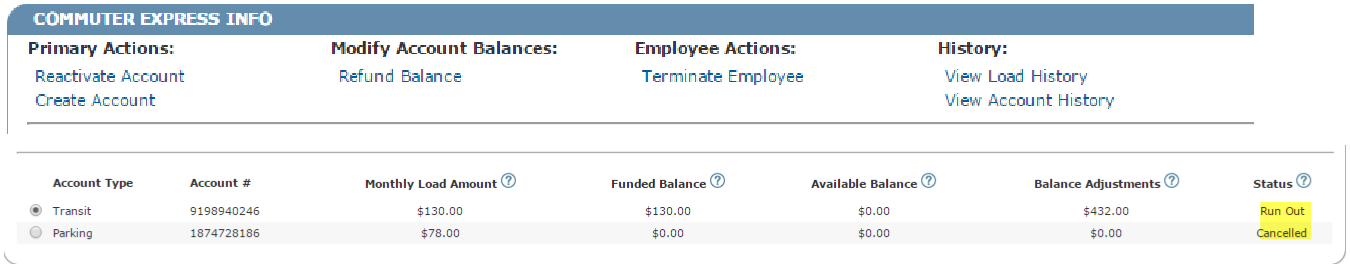
Enter the participant's termination date and hit **Submit.** Be sure to read the actions that will be taken once the termination date is entered.



Processes	Transit/Vanpool Benefit	Parking Benefit
Pending Orders	Canceled effective the termination date is entered (regardless of the termination date)	Canceled effective the termination date is entered (regardless of the termination date)
Monthly Funding & Account Status	Cancel all monthly loads and set account status to *Cancelled* (regardless of the termination date)	Cancel all monthly loads and set account status to *Cancelled* (regardless of the termination date)
Account Balance[7]	Since the participant cannot place any more orders, unused balances are removed from the account before the next ordering deadline then forfeited to the employer shortly thereafter.	Since the participant cannot place any more orders, unused balances are removed from the account immediately then forfeited to the employer shortly thereafter.
Future Orders	Employee is unable to place any future orders effective immediately once the termination date is entered (regardless of the termination date)	Employee is unable to place any future orders effective immediately once the termination date is entered (regardless of the termination date)
Processed Orders	All processed orders will be fulfilled	Only Pay My Parking orders will be fulfilled Pay Me Back and Commuter Parking Card orders will NOT be fulfilled if the termination date is entered between the 11th and the last day of the month (regardless of termination date)
Commuter Card	Participant has 90 days[8] to use the funds on the card. After 90 days the card is deactivated and all pre-tax funds are forfeited to the employer; all post-tax funds, if any, are returned directly to the participant.	Parking Card is deactivated on the latter of the termination date or when the termination date is entered. Upon deactivation, pre-tax funds are forfeited to the employer; all post-tax funds, if any, are returned directly to the participant
Processed Pay Me Back Elections	Participant has 180 days from the last day of the benefit month to submit a claim for reimbursement. The balance of any unclaimed elections will be forfeited to the employer at the end of the 180 days.	Participant has 180 days from the last day of the benefit month to submit a claim for reimbursement. The balance of any unclaimed elections will be forfeited to the employer at the end of the 180 days.

7 Pre-tax funds that were not used for an intended benefit month.
8 Measured from the latter of the termination date or the when the termination date was entered

The actions available after you terminate a participant are limited to actions applicable to a terminated participant.



In addition, the Account Status changes

- **Active** -- an account that is actively receiving a monthly load or is able to receive a monthly load. An active account may have a $0 load if loads are being temporarily halted for an account.

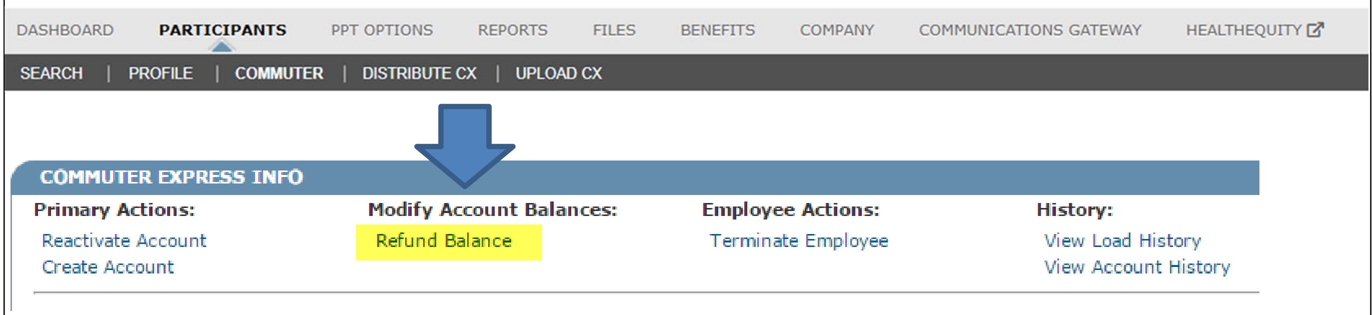
- **Run Out** -- an account has been cancelled (see below) and the funded balance is pending forfeiture. The funds are not available for spending.

- **Cancelled** -- an account that is no longer able to receive monthly loads or supplemental funding. An account in cancelled status cannot receive monthly loads even if the monthly load amount is not set to zero.

Based on IRS regulations, the parking benefit is defined as parking at or near your workplace or at or near a transit station where you board public transit to go to work. A terminated employee is considered ineligible for the parking benefit once the termination date is entered. The Parking Account Status is immediately set to **Cancelled**, even if there were still funds in the account. The Funded Balance is removed from the account and returned (forfeited) to the employer within two to three business days.

Reminder

If you funded a participant's account but did not collect the funds from the employee before their final paycheck, you can refund the money to yourself via the ***Commuter*** *sub-menu link, then* ***Refund Balance.*** *Click* *here* *for more information.*

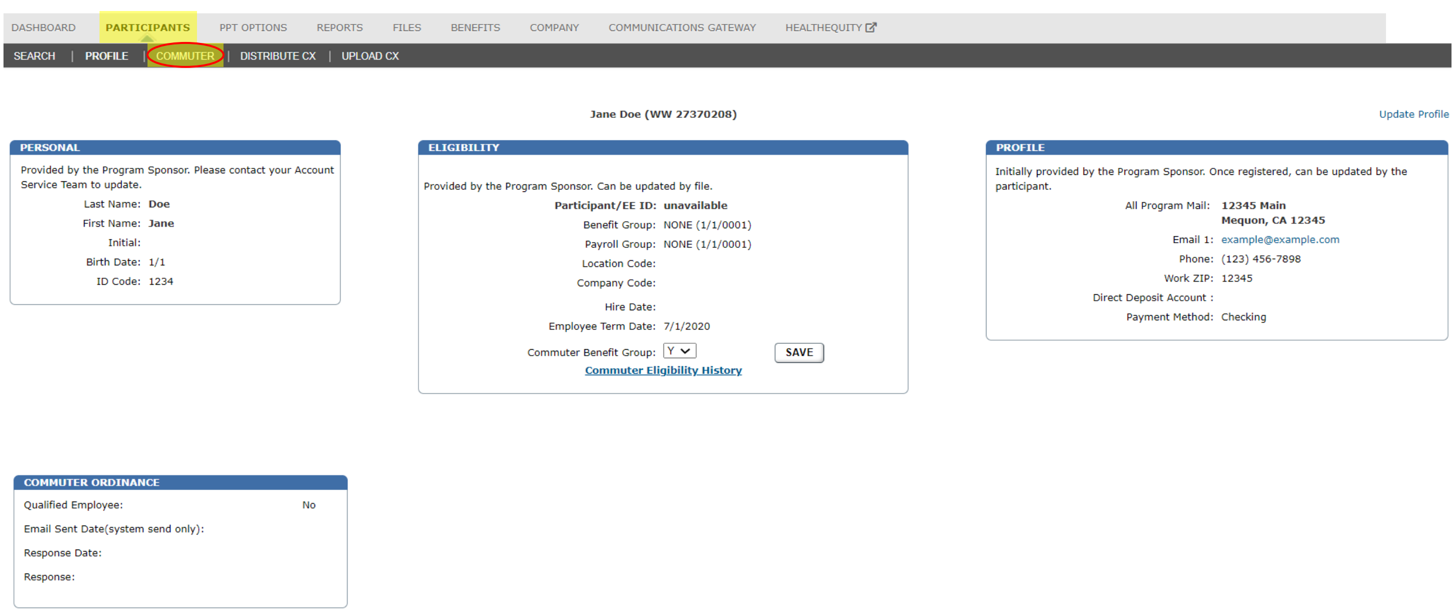


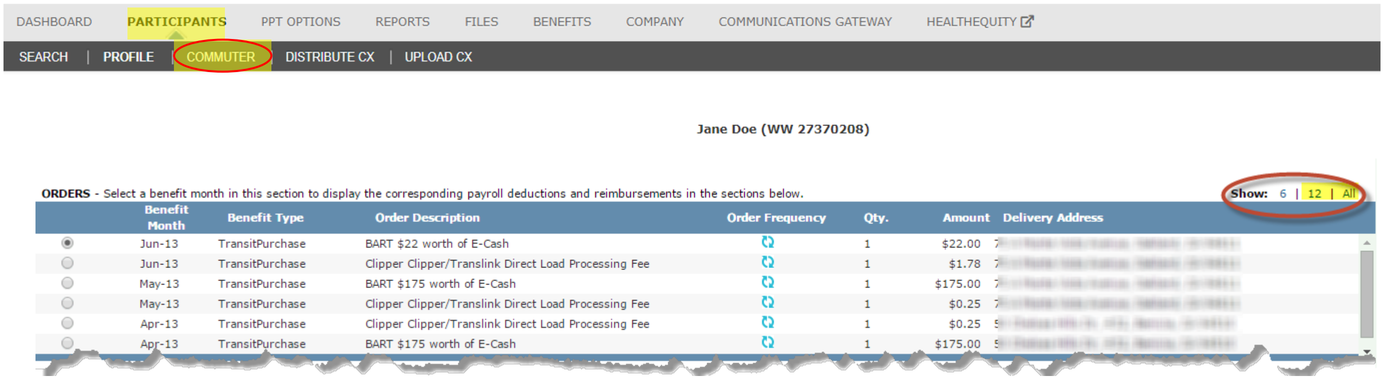
Funds will automatically be returned to your bank account of record upon completion of applicable run-out dates. Refer to the *Balance Forfeiture* *section for the timing of returned funds.*

View Participant Activity

Another common task using the Participants tab is to view individual participant ordering history. While there are downloadable reports readily available when looking for benefit month specific data across your organization, the Commuter view from the Participant's tab is the best way to view a single participant's ordering history.

Locate the employee record you wish to modify, using the Search function described earlier. From the abbreviated Profile view, click the sub-menu item, ***Commuter***

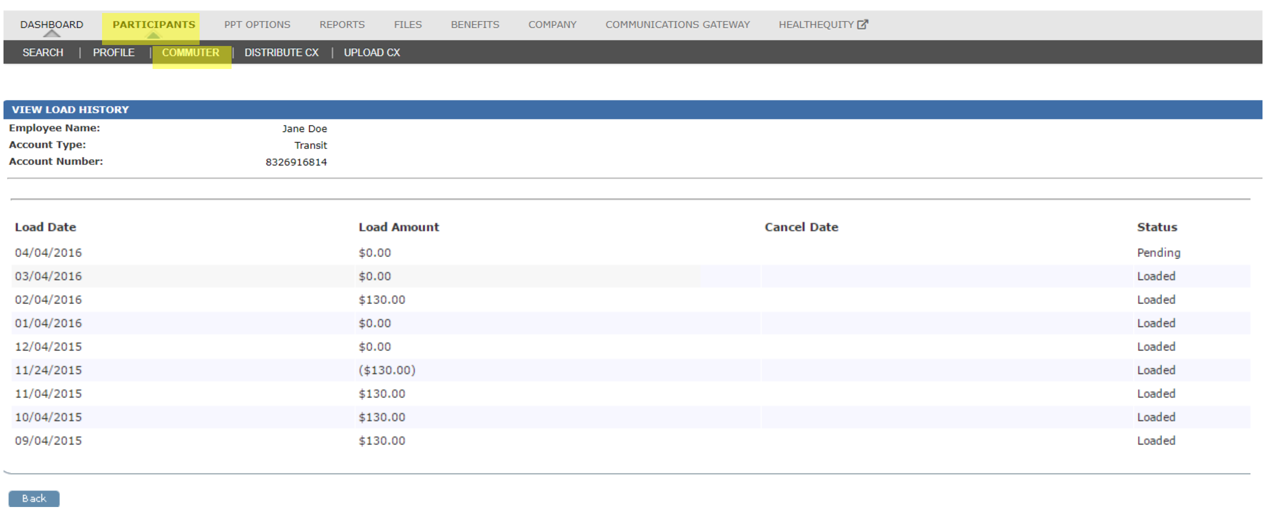




Information about Commuter Card balances and delivery and Orders are available. The default view for Orders is the last six (6) transactions, including future pending orders. Click the *12* or *All* link if you want to see more transactions.

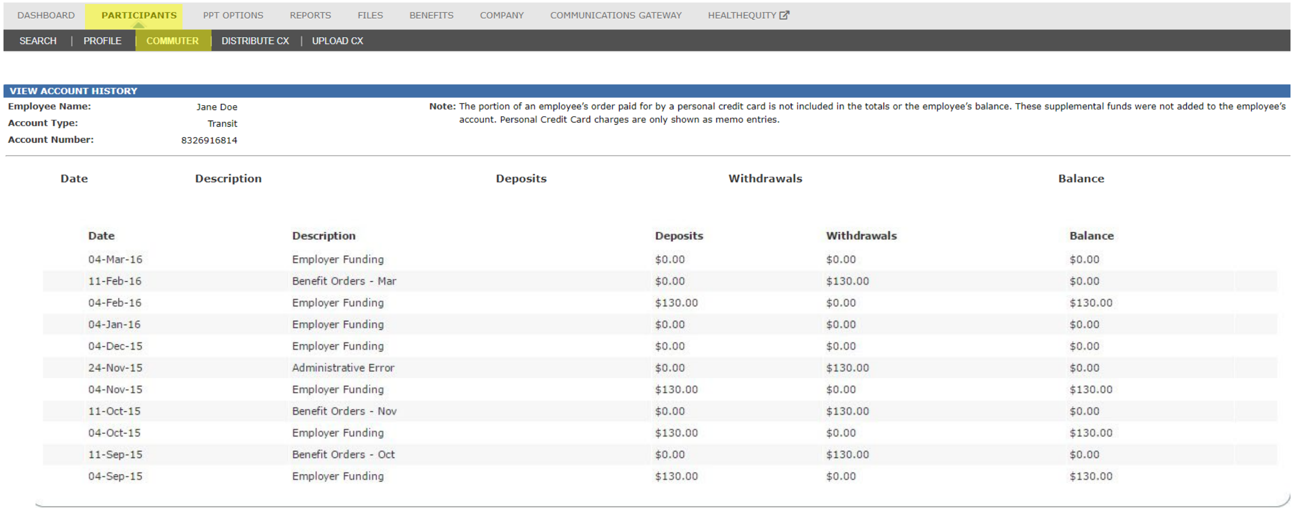
View Load History

The Load History provides you with the details of funding going into and out of the commuter account from your authorized bank account.



View Account History

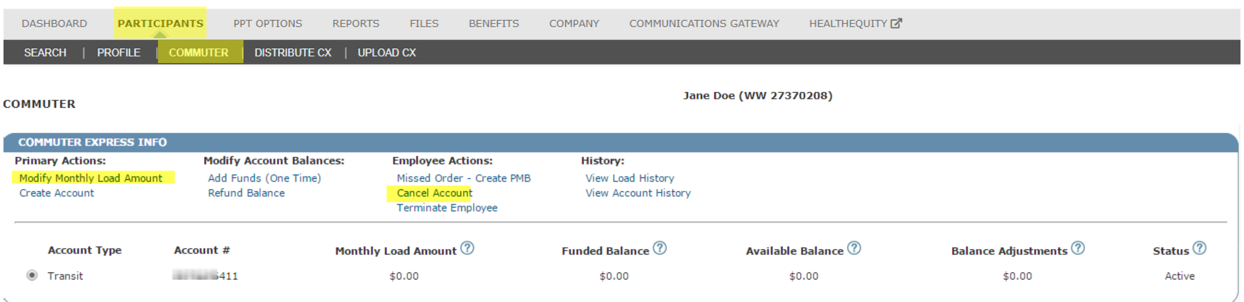
The Account History provides you with the activity of the account, which includes payroll funding and purchases. If a participant uses a personal debit/credit card to pay for their order, the amount charged to their card is not included in the balance as the funds do not actually post to the account, but rather applied as direct payment towards the order.



Date	Description	Deposits	Withdrawals	Balance
04-Mar-16	Employer Funding	$0.00	$0.00	$0.00
11-Feb-16	Benefit Orders - Mar	$0.00	$130.00	$0.00
04-Feb-16	Employer Funding	$130.00	$0.00	$130.00
04-Jan-16	Employer Funding	$0.00	$0.00	$0.00
04-Dec-15	Employer Funding	$0.00	$0.00	$0.00
24-Nov-15	Administrative Error	$0.00	$130.00	$0.00
04-Nov-15	Employer Funding	$130.00	$0.00	$130.00
11-Oct-15	Benefit Orders - Nov	$0.00	$130.00	$0.00
04-Oct-15	Employer Funding	$130.00	$0.00	$130.00
11-Sep-15	Benefit Orders - Oct	$0.00	$130.00	$0.00
04-Sep-15	Employer Funding	$130.00	$0.00	$130.00

Change or Cancel Commuter Enrollment

Changes to a participant's enrollment can be completed searching for the participant, then clicking on the sub-menu link ***Commuter.***



Selecting the Account type (Transit or Parking), you can change/cancel accounts by clicking the appropriate action and following the steps presented on the screen.

- **Modify Monthly Load Amount** – By selecting this option you can change the amount loaded to the participant account. The change will be made effective with your next ACH debit date. This can be as much as one month later if you make the change on the 4th of the month.
- **Cancel Account** – By selecting this option, you cancel all future loads to the participant account. This is typically used when a participant stops contributing to the program. The change will be made effective with your next ACH debit date. This can be as much as one month later if you make the change on the 4th of the month
    - While this cancels the account, the participant can still utilize the funds available in the account. No future funds will be collected from you to deposit into the account.

Changes are visible immediately to the participant.

Important Note

Since pre-tax deductions for the commuter program cannot be refunded to participants, each account type is set to stop collecting funding from you when the account balance exceeds $1,500. You and your participant are notified via email when this happens and we recommend you stop taking payroll deductions as soon as possible.

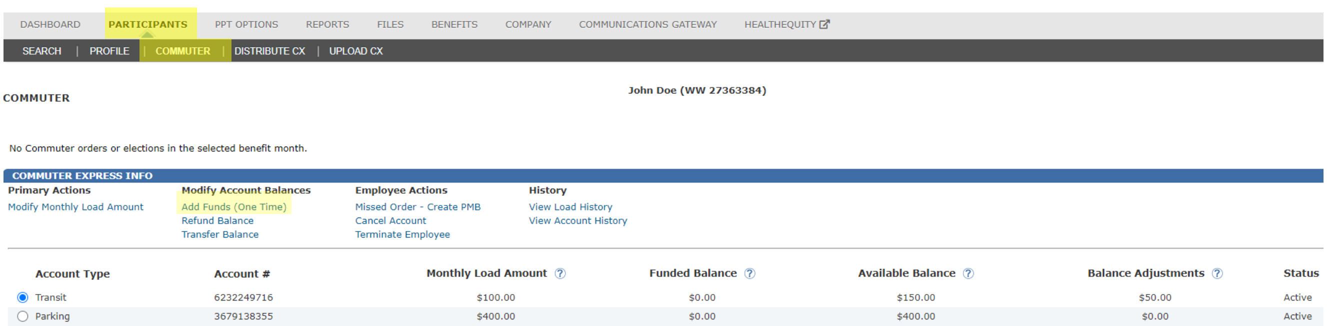
To assist with the process, ***we automatically set the monthly load amount to $0*** *for the impacted account. If you still processed deductions for the participant, but the funds were not automatically loaded to their account, you can Add Funds (One Time) to credit the account.*

You can also download the Account History report to track account balances to reduce the risk of pre-tax forfeitures.

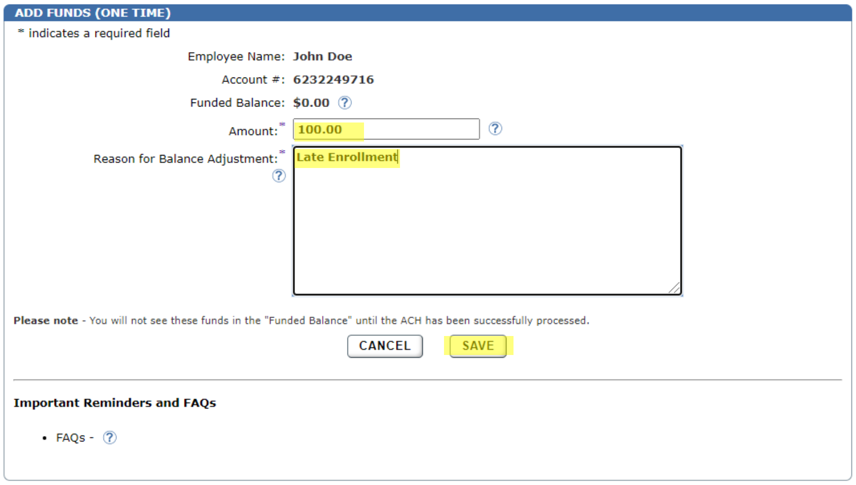
Add Funds (One Time)

This action allows you to add funds to a participant's account outside of the regular funding that occurs on the 4th of the month. Participants whose accounts are underfunded by the ordering deadline are given an opportunity to add funds using their personal debit/credit card; this feature is not intended to replace that opportunity.

Funds can be added to a participant's account by searching for the participant, then clicking on the sub-menu link ***Commuter.***



Select the appropriate account type (Transit or Parking) and click **Add Funds (One Time).**


ADD FUNDS (ONE TIME)
* indicates a required field
Employee Name: John Doe
Account #: 6232249716
Funded Balance: $0.00
Amount:* 100.00
Reason for Balance Adjustment:* Late Enrollment
Please note - You will not see these funds in the "Funded Balance" until the ACH has been successfully processed.
CANCEL
SAVE
Important Reminders and FAQs
FAQs -

Fill in the *Amount* and *Reason for Balance Adjustment* then click **Submit**. Both fields are required. An ACH debit will be immediately initiated. Once the debit has been successfully processed, the participant will see the funds available for immediate use.

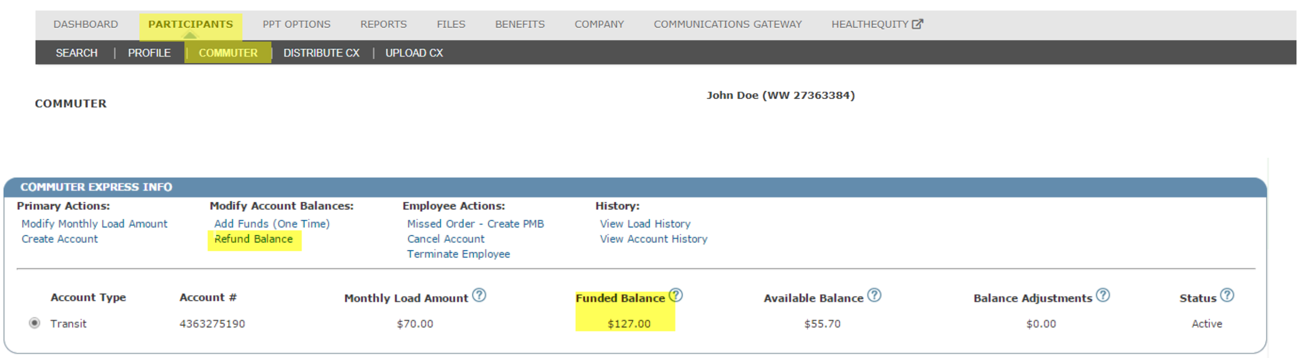
Reminder

Participants may not fully fund their election using a personal debit/credit card. Available payroll funds must be in the account to complete a purchase. Funds available in one account cannot be used to pay for elections in another account. For example, a $100 transit election cannot be paid with the funds in the parking account.

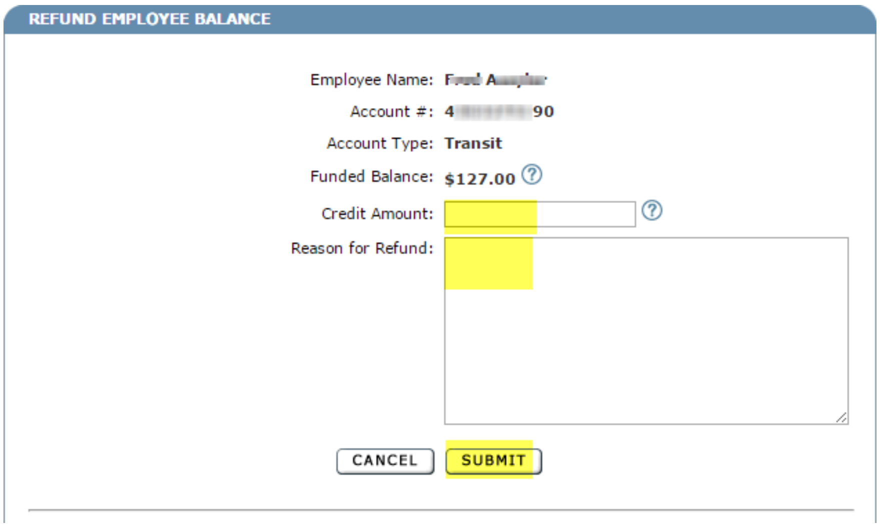
Refund Account Balance

IRS regulations prohibit employers from refunding pre-tax dollars deducted for use in a commuter benefit program back to the participant. The purpose of the Refund Account Balance is for an employer to recoup funds accidentally debited from their account that was not deducted from the participant or to manually initiate the return of forfeited funds. To learn more about forfeited funds, see Balance Forfeiture.

Funds can be returned to you from a participant's account by searching for the participant, then clicking on the sub-menu link ***Commuter.***



Select the appropriate account type (Transit or Parking) and click **Refund Balance.** Only the Funded balance amount can be refunded.

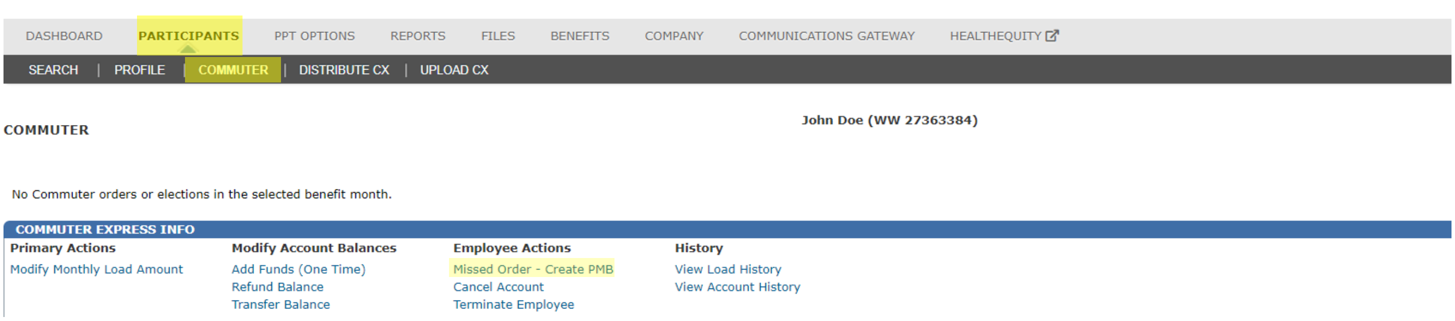


Fill in the *Credit Amount* and *Reason for Refund* then click **Submit**. Both fields are required. The ACH credit will be initiated immediately and the funds will be returned to you within 24 hours.

Missed Order – Create PMB

There are times when your participant is unable to make their benefit election before the ordering deadline. At your discretion, you can manage this exception by creating a Missed Order / Pay Me Back (PMB) election on their behalf. Using the funds available in the account, you can set aside funds (up to the monthly pre-tax limit) for a past benefit month (up to 5 months prior). The participant can then submit a request for reimbursement via the Participant Site. Reimbursement requests must be submitted no earlier than the first day of the benefit month and no more than 180 days after the end of the benefit month for which the election was established. If on February 15th you create a PMB parking election for your employee for the January benefit month, the employee will have until June 30th to submit their request for reimbursement.

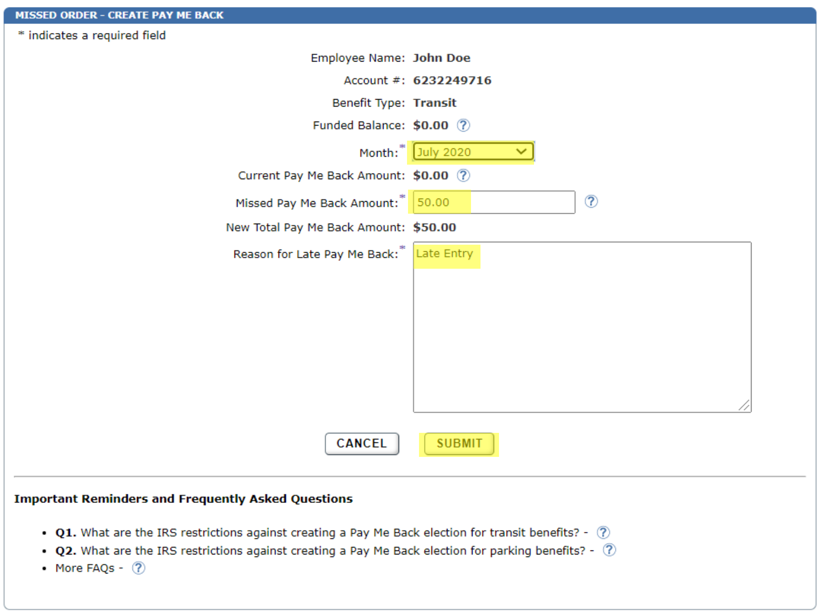
Missed orders can be set up by searching for the participant, then clicking on the sub-menu link ***Commuter.***



Select the appropriate account type (Transit or Parking) and click **Missed Order – Create PMB.** There must be a funded balance in order to create the Missed Order election.

Reminder

The total of all orders for any benefit month with a Missed Order election cannot exceed the pre-tax maximum limit. For example, if a participant already had a transit order fulfilled for the benefit month elected, then the Missed Order election cannot be more than the monthly pre-tax limit less the cost of the transit order.



Select from the list of available *Benefit Months*, enter the *Missed Pay Me Back Amount* and the *Reason for Late Pay Me Back* then click **Submit.** All three fields are required. The election for the missed benefit month will be visible to the participant immediately.

Important Reminder

IRS regulations do not allow for cash reimbursement for transit benefits if a pass, voucher, or terminal-restricted debit card is readily available. You are cautioned if allowing participants to use this feature when they could have placed their order in a timely manner.

Balance Forfeiture

Once a participant is terminated, unused pre-tax funds are subject to forfeiture. Based on the definition of eligible expenses, not all pre-tax funds are forfeited in the same way. The following table provides how much time before the funds are returned to you. These actions are initiated once the Employee Termination process has been completed.

Pre-Tax Funds	Transit	Parking
Commuter Card	Participant has 90 days from the day the termination date or the date the termination date is entered, whichever is greater to spend the funds on the account. Pre-tax funds are returned to the employer around the 15th of the month after the 90 day period.	Card is disabled upon termination date or the date the termination date is entered, whichever is greater. Pre-tax funds are returned to the employer around the 15th of the month after the card was disabled.
Unused Account Funds	Forfeited immediately Funds are returned to the employer around the 15th of the month after the termination date is entered	Forfeited immediately Funds are returned to the employer around the 15th of the month after the termination date is entered
Unclaimed Pay Me Back Election Funds	Participants have 180 days from the last day of the benefit month to submit a request for reimbursement. Unclaimed funds are returned to the employer around the 15th of the month after the claim date has passed.	Participants have 180 days from the last day of the benefit month to submit a request for reimbursement. Unclaimed funds are returned to the employer around the 15th of the month after the claim date has passed.

Any post-tax funds in the account or on the Commuter Card are returned directly to the participant.

If you do not wish to wait for the automated return of forfeited funds, you can follow the steps in Refund Account Balance

ADMINISTRATIVE TASKS

To ensure you have the opportunity to efficiently manage your commuter program, your commuter program allows you to delegate as few or as many other users with different access rights to fit your needs. For example, you can create redundancy by assigning more than one person access with identical privileges; or you can assign related or multiple tasks to a single contact. There is no limit to the number of contacts you can establish and no requirement that the contact be employed by your organization.

In addition to Commuter Benefits, other Consumer-Directed Benefits (CDBs), including pre-tax spending accounts, such as Health Savings Accounts (HSAs), health and dependent care Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) may be administered on this site. In order to access our Employer/Program Sponsor Site, any user granted access to the site will need to acknowledge that your organization complies with HIPPA Privacy and Security. To the extent that your organization does not offer any programs subject to HIPAA, your acknowledgment will have no force or effect, but you must still “click the box” to enter the site. You may click on the HIPAA Privacy & Security link on the log in screen to learn more.

For added security, you should routinely verify the active contacts still require visibility to the Employer site. Privilege rights for terminated contacts should be canceled as soon as possible.

When your program was implemented, at least one “Super User” contact was created. This Super User has the ability to grant varying levels of access to other users, including allowing a non-Super User to give access to other users. In order to grant access to other users, you must be able to see the *Contacts* sub-menu link on the **Company** tab. If no current user has the ability to see the menu bar as shown below, reach out to your Relationship Management contact to re-establish this privilege.

Program Responsibilities

Assigning responsibilities for your program ensures that the appropriate person or group in your organization is contacted regarding a particular subject. At minimum, your program must have at least one contact who will be assigned the role of Program Owner. If no other responsibilities are assigned (or if the privileges of an existing contact of a responsibility is later canceled), the responsibility will be automatically assigned to the Program Owner.

Since only one contact can be named per responsibility, keeping your contact and program responsibility list current protects the security of the program and the privacy of its participants. It can also prevent misdirected communications.

☞ **Tips**

1. Not all responsibilities require access to the Employer site but information about the user must be entered via the Contacts page to assign a responsibility.

2. A contact can be assigned more than one responsibility.

3. While more than one contact may share a responsibility, only one contact can be listed with the responsibility

4. Reach out to your Relationship Manager contact to report any responsibility changes

The description of the various roles is listed in the table below.

PROGRAM RESPONSIBILITIES TABLE

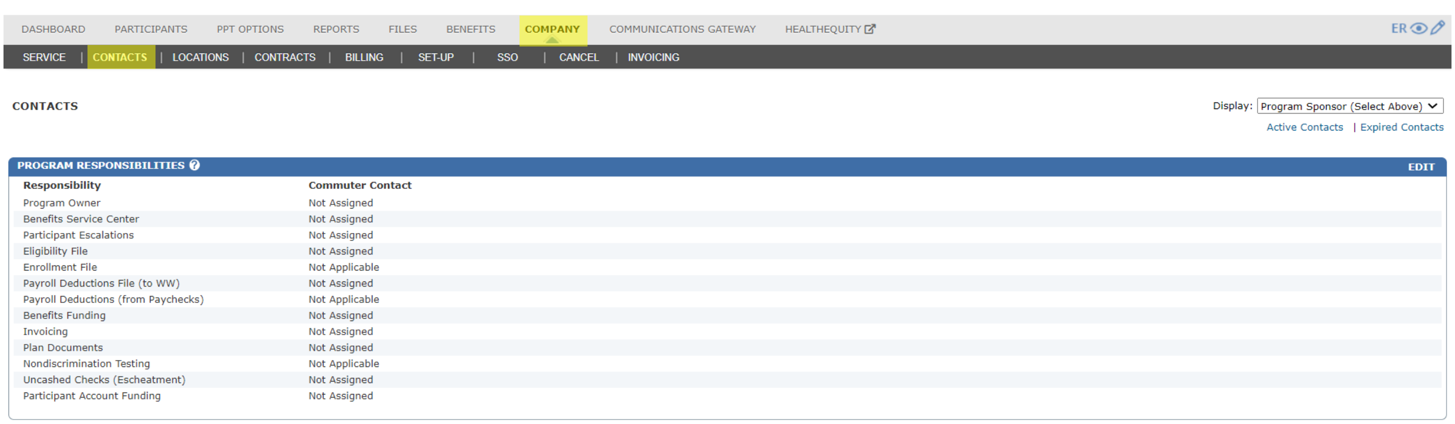
RESPONSIBILITY	DESCRIPTION
Program Owner	Responsible for the Commuter Benefits program as a whole (including all plan and enrollment rules) and will be contacted if there are any escalated issues regarding the program. This person will also be the default contact for any specific Commuter Benefit responsibility below that is not assigned to any other contact.
Benefits Service Center	The department or service provider responsible for servicing employees relating to this benefits program. In addition, employees may be referred to this contact if protocol permits. Specific issues will be directed to the contact responsible for Participant Escalations. In the absence of a Benefits Service Center, the contact for Participant Escalations should be named.
Participant Escalations	This person will be contacted regarding employee escalations about the program.
Billing	The contact responsible for Billing and Funding issues who will receive notifications of ACH withdraws or deposits to the Bank Account used for funding participants' accounts.
Escheatment	The contact who will receive all correspondence and payments related to participant reimbursements identified as unclaimed property, such as uncashed checks.
Participant Account Funding	The contact notified regarding balances related to commuter account funding of participants' accounts

To view the Responsibility Contacts for your program, navigate to the *Contacts* sub-menu page on the **Company** tab. While your organization may not be offering any other plan, the default of this page displays a table related to Health Care and Dependent Care contacts. You will not be using this portion of the screen.

Descriptions of the program responsibilities can also be viewed directly from the page.

Assigning a Responsibility

Your Relationship Account Manager can update the Program Responsibility Contact for your program. Access to modify these settings is restricted.



Responsibility	Commuter Contact
Program Owner	Not Assigned
Benefits Service Center	Not Assigned
Participant Escalations	Not Assigned
Eligibility File	Not Assigned
Enrollment File	Not Applicable
Payroll Deductions File (to WW)	Not Assigned
Payroll Deductions (from Paychecks)	Not Applicable
Benefits Funding	Not Assigned
Invoicing	Not Assigned
Plan Documents	Not Assigned
Nondiscrimination Testing	Not Applicable
Uncashed Checks (Escheatment)	Not Assigned
Participant Account Funding	Not Assigned

Levels of Access

When adding an administrative contact for your program, you will need to determine if the contact will be assigned any **Program Responsibilitles** TABLE and/or will require access to log into the Employer Site. There are varying levels of access to the Employer Site and the content that is displayed can be restricted as well. Always reach out to your Relationship Management contact if you have questions about how to assign duties or establish access for others.

☞ **Examples**

Your accounting process requires the invoice be processed with back up reports; your accounting contact will be listed with *Billing Responsibilities*, added to the *Billing/ACH Notices distribution list*, and assigned an access level of *Reports*.

Your Benefits Service Center Training Manager wants to know about changes to the program platform and upcoming commuter fare changes. The Training Manager is not listed with any program responsibilities, but is added to the Employer Newsletter and Commuter Fare Alerts distribution lists, and assigning an access level of *None.*

Distribution Lists

Contacts assigned to a distribution list may or may not require access to the Employer Site, depending on your needs. The following are the types of notifications auto-generated by the system.

Commuter Distribution List	Description	Frequency
Employer Newsletter	Newsletter of platform updates, compliance alerts and/or other benefit-relevant news	Three (3) to four (4) times per year
Commuter Fare Alerts	Email when commuter fares are expected to change (and may impact one or more of your participants)	As needed
Billing/ACH Notices	Email with the Commuter Invoice	Monthly

Commuter Distribution List	Description	Frequency
Participant Account Balance Limit Exceeded	Notification by participant of accounts exceeding the monthly preset limit (default $1,500) and whose Monthly Load Amount has been changed to $0 for the next billing cycle	Monthly, per impacted participant

Access Levels

Access Type	Description
Super	View/Edit access to all tabs (edit access is as applicable) and all employee records, including ALL Special Privileges ***1***
Basic	View access to all tabs and all employee records (where Content Restrictions are applied) and any assigned Special Privileges
Basic (Commuter Only)	For use when more than just a commuter program is offered on the same platform. Access is just like the Basic described above, but tabs and screens related to the other program offerings are not visible.
Reports	Access to the Reports tab only. Content Restrictions may apply
HC & DC Funding Report	*Not used for the Commuter Program*
COBRA Only	*Not used for the Commuter Program*
None	Default access level with no access to the Employer Site

Special Privileges

There are a number of special privileges available for different tabs on the site, but only the ones that are relevant to the Commuter Express Program are listed below. Depending on the *Access* Levels granted, the special privileges may or may not be available. Privileges that cannot be assigned to a particular access level will be grayed out.

Tab	Privilege	Comments
Company	View/Enter/Manage Contacts & Privileges	
Participant[9]	Enter/Change Eligibility & Enrollment Records	*These two access rights are identical in a Commuter only offering*
	Enter/Change Eligibility & Enrollment Records (Commuter only)	
Reports	*View Reports - Unrestricted*[10] *(Coming soon)*	*Reports will download with privileged data, such as complete SSN*
Files	View Files & File Records	*Not applicable to this program*
	Upload Eligibility File	*Not applicable to this program*

[9] On the site, these privileges are listed under **Company** but relate to the **Participants** tab.

[10] This is a future functionality to be implemented by Q1-2016. The special privilege is not yet available, so if selected it will result in no difference from the existing report layout (that contains no privileged data)

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Tab	Privilege	Comments
	Download Commuter Payroll File	*Not applicable to this program*

Content Restrictions

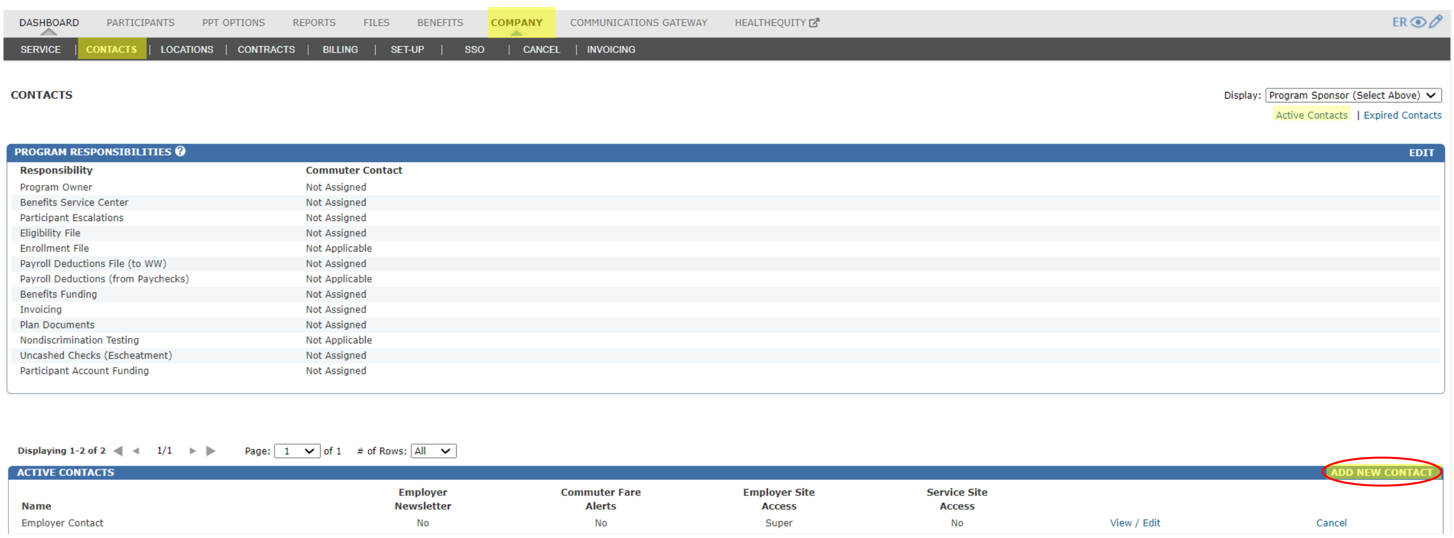
These restrictions are not available in the Commuter Express program. The default for all users is *None.*

Restriction	Comment
Benefit Group	*Not applicable to this program*
Payroll Group	*Not applicable to this program*
Location Code	*Not applicable to this program*
Company Code	*Not applicable to this program*
None	Default (no restriction)

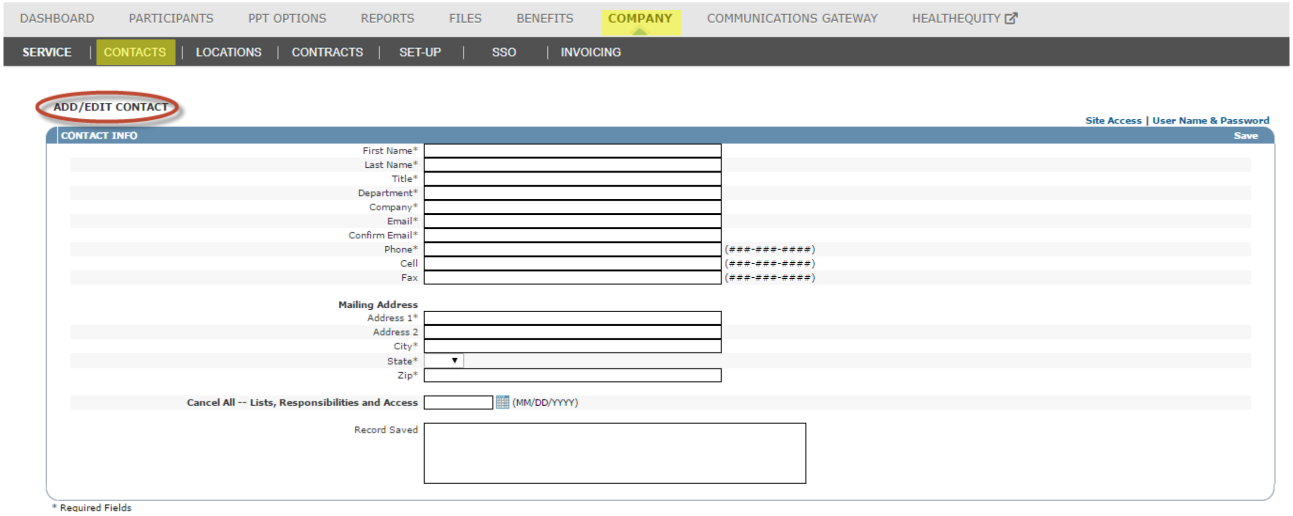
Adding a New Contact

When you need to add a new contact to your program, navigate to the **Company** tab and *Contacts* sub-menu page. Remember, only a user with the access to view/enter/manage contacts and privileges will be able to see this page.

Click the *Active Contacts* link on the top right section of the page. From the *Active Contacts* window, click **Add New Contact**.



Fill in the contact information. Fields with an asterisk (*) are required. The **Cancel All** section will auto-populate when you cancel a user's access. The **Record Saved** box logs the changes to a user's access, such as a password changes.



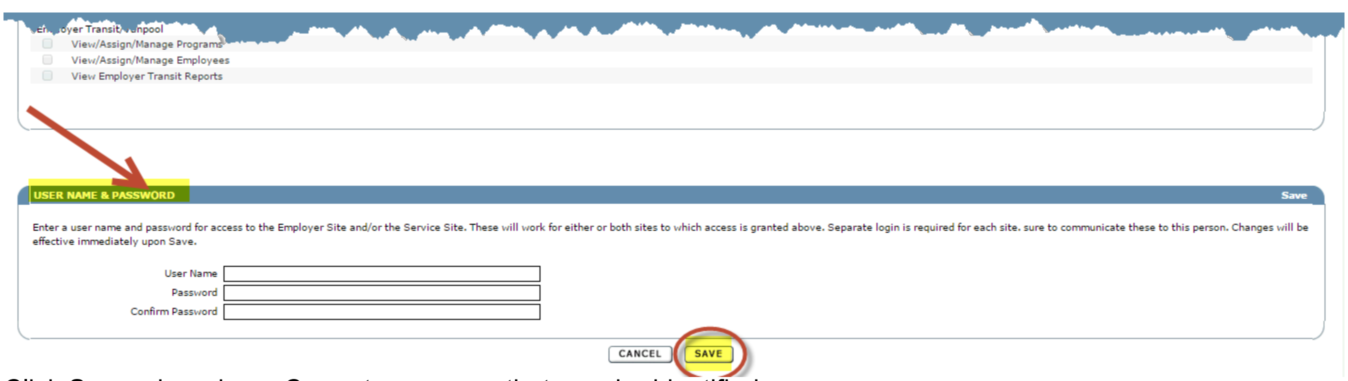
You can then select the rest of the options for Distribution Lists and Site Access. For an explanation of the items in these sections, refer to the earlier section, Levels of Access.

If your contact will not be given access to the Employer Site, navigate to the bottom of the screen and click **Save.** You will be returned to the *Contacts* sub-menu page.

If your contact will be given access to the Employer Site, you must create their Username and initial password. If you did not set an Access Level to something other than **None** the Username will not be accepted.

Tip

- A User Name must be at least 5 characters long and must have both letters and digits
- A User Name cannot contain special characters
- A User Name must be unique across all user names (including those not created for your organization)
- The initial password cannot contain the users first or last name



Click **Save** when done. Correct any errors that may be identified.

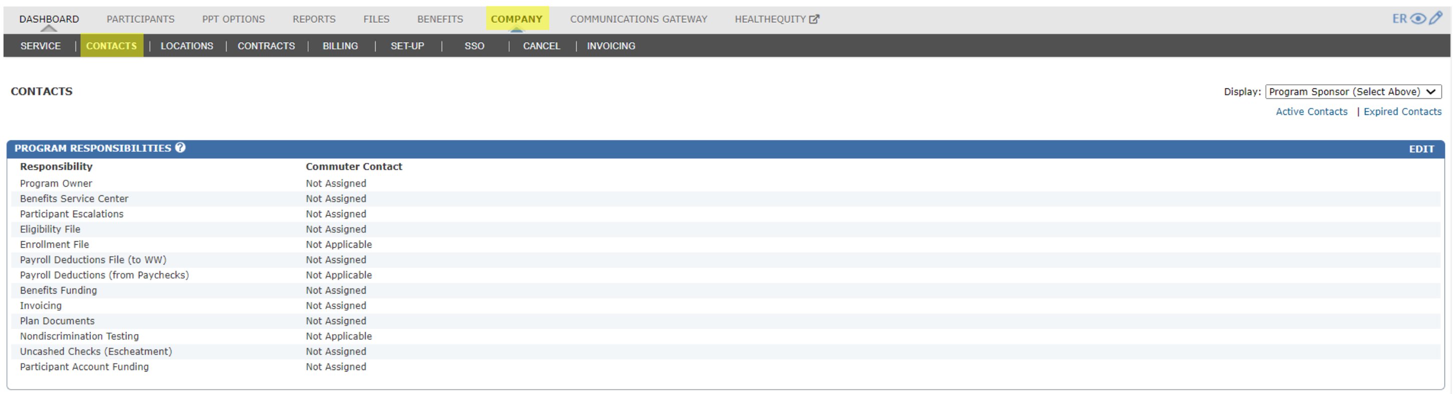
Be sure to notify the contact of their login credentials. You should include the URL for the Employer Site, their Username and Initial password. It may be helpful to let them know they will be required to change their password the first time they enter the site.

Modifying a Contact

You can modify a contact if/when:

- Their contact information changes
- You need to add/delete from a distribution list
- You need to modify their access
    - *Use the Cancel option for canceling all access*
- You need to re-set their password

Navigate to the **Company** tab, then *Contacts* sub-menu page



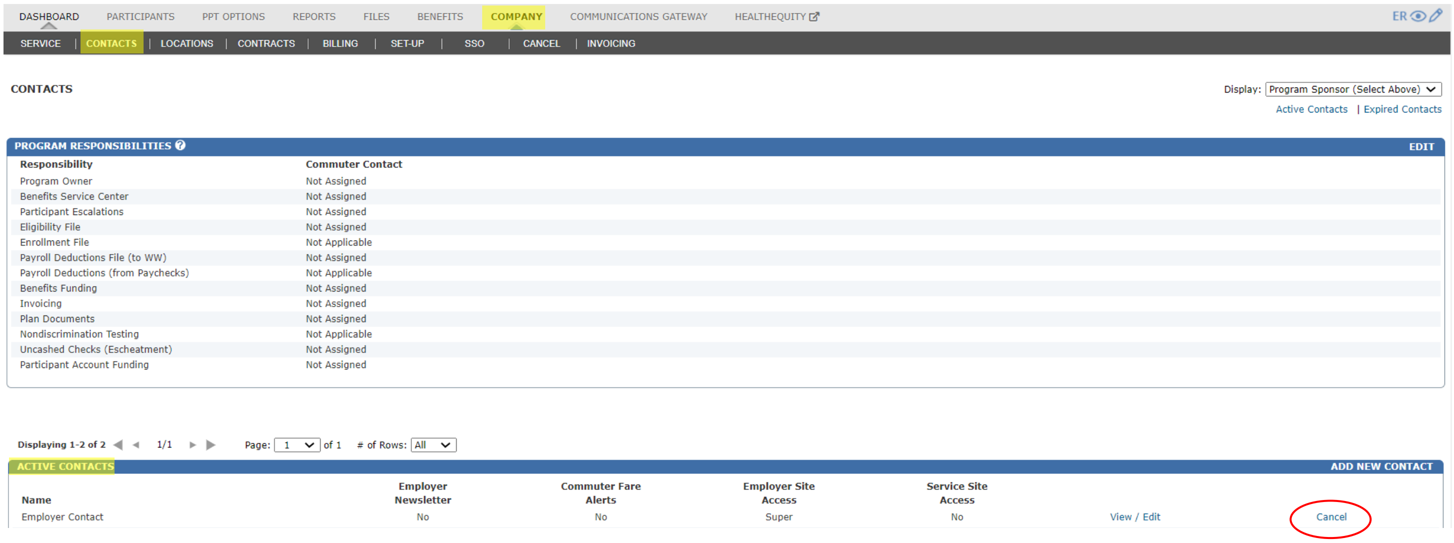
Slide down to the Active Contacts window and click on the **View/Edit** link of the contact you want to modify. Remember, your list may have more than one page. Contacts are listed in alphabetical order by Last Name.

On the *Add/Edit Contact* page, you can make the changes required. Refer to the Levels of Access and Adding a New Contact sections for the definition of fields that can be modified. Be sure to click **Save** when you are done with your edits.

Canceling a Contact

In the event a contact's status changes such that commuter-program responsibilities are eliminated, access to the Employer Site is no longer required, and/or email notifications should stop you should cancel the contact's privileges as soon as possible.

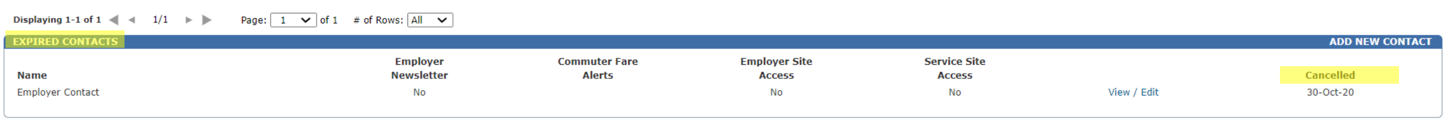
From the **Company** tab, navigate to the *Contacts* sub-menu page then click the Active Contacts link.


DASHBOARD
PARTICIPANTS
PPT OPTIONS
REPORTS
FILES
BENEFITS
COMPANY
COMMUNICATIONS GATEWAY
HEALTHEQUITY
ER
SERVICE | CONTACTS | LOCATIONS | CONTRACTS | BILLING | SET-UP | SSO | CANCEL | INVOICING
CONTACTS
Display: Program Sponsor (Select Above)
Active Contacts | Expired Contacts
PROGRAM RESPONSIBILITIES
EDIT
Responsibility
Commuter Contact
Program Owner
Not Assigned
Benefits Service Center
Not Assigned
Participant Escalations
Not Assigned
Eligibility File
Not Assigned
Enrollment File
Not Applicable
Payroll Deductions File (to WW)
Not Assigned
Payroll Deductions (from Paychecks)
Not Applicable
Benefits Funding
Not Assigned
Invoicing
Not Assigned
Plan Documents
Not Assigned
Nondiscrimination Testing
Not Applicable
Uncashed Checks (Escheatment)
Not Assigned
Participant Account Funding
Not Assigned
Displaying 1-2 of 2
1/1
Page: 1 of 1
# of Rows: All
ACTIVE CONTACTS
ADD NEW CONTACT
Name
Employer Newsletter
Commuter Fare Alerts
Employer Site Access
Service Site Access
Employer Contact
No
No
Super
No
View / Edit
Cancel

Locate the appropriate contact. Contacts are listed in alphabetical order by last name. Remember, your contacts list page defaults to display 10 rows at a time. Click the *Cancel* link of the appropriate contact.

A pop-up message will appear and requires your confirmation to continue. Click OK to continue.

The Active Contact will be moved to the Expired Contacts list at the bottom of the page along with the date the access was canceled.



You can "un-cancel" a contact by clicking on the View/Edit link and removing the date in the **Cancel All** box and clicking **Save**. Note: There are a few **Save** links on the page.

Reminder

If you cancel a contact with Program Responsibilities, the Program Responsibilities TABLE will automatically fill in the Program Owner as the Contact for that responsibility. Contacts assigned as the Program Owner cannot be canceled unless a new contact with the responsibility of Program Owner is assigned.

Billing

There is no commuter invoice generated for the Commuter Express program. Instead, your designated bank account will be debited on the 4th of each month and will include the account funding and any monthly fees associated with your program. You will be notified by email prior to the debit. You will also be directed to the Payment Report available on the Employer Site for the details of the debit.

DISTRIBUTION LISTS

Select the distribution lists to which this contact should be added. Standard delivery is monthly by email.

List	Commuter	Frequency
Employer Newsletter	☐	Monthly
Eligibility File Processing Results	☐	Per File
Enrollment File Processing Results	☐	Per File
Payroll Deduction File Processing Results	☐	Per File
Payroll Deduction File Processing Results	☐	Per File
Benefits Funding Notices	☐	Weekly
Invoice	☐	Monthly
FSA/HRA Daily Funding Notices	Not Available	Daily
Commuter Fare Alerts	☐	As Needed
Payroll File Availability	☐	Per File
Participant Account Balance Limit Exceeded	☐	As Needed

Reminder

The contact assigned with the **Benefits Funding or Invoicing** will not receive the ACH debit reminder just because they are assigned this responsibility. Only contacts on the **Benefits Funding Notices** distribution list will receive the email.

PROGRAM RESPONSIBILITIES

Responsibility	Commuter Contact
Program Owner	Not Assigned
Benefits Service Center	Not Assigned
Participant Escalations	Not Assigned
Eligibility File	Not Assigned
Enrollment File	Not Applicable
Payroll Deductions File (to WW)	Not Assigned
Payroll Deductions (from Paychecks)	Not Applicable
Benefits Funding	Not Assigned
Invoicing	Not Assigned
Plan Documents	Not Assigned
Nondiscrimination Testing	Not Applicable
Uncashed Checks (Escheatment)	Not Assigned
Participant Account Funding	Not Assigned

Participant Account Balance Limit

To improve participant experience and prevent participants from heavily funding a commuter account, participant accounts are automatically set to limit a maximum of $1,500 to be available in the account at any time. In the event your participant's account exceeds this amount, you will be notified to stop deductions because the monthly load amount for this participant will be automatically changed to $0.

To learn more about this feature, please refer to Change or Cancel Commuter Enrollment.

FREQUENTLY ASKED QUESTIONS

How soon are profile updates made?

Profile updates are effective as soon as the update is saved to the system. For changes made via the employer site, the update is effective when the record is saved. For changes made via a file upload, the update is effective when the record posts successfully to the system. This can be anywhere from 12 to 24 hours after a file is loaded.

What happens to participants who terminate?

Once a termination date is entered for a participant, they are immediately made ineligible to participate in the program, even if the termination date is for the future. It is best to enter the termination date as close to the actual termination date as possible.

All pending (future) elections are canceled. Participants with unclaimed Pay Me Back elections will have 180 days from the last day of the benefit month to submit a claim for reimbursement. Unclaimed elections will expire and the funds associated with the election will be forfeited[11]. Pre-tax funds on the parking card are forfeited to the employer as of the termination date or the processing date of the termination date, whichever is greater. Pre-tax funds on the transit care are forfeited to the employer 90 days after the termination date or the processing date of the termination date, whichever is greater. Any post-tax funds will be returned to the participant at the same time pre-tax funds are forfeited.

What happens to participants who are no longer eligible to participate (but are not terminated from the company)?

If a participant is made ineligible to participate in the program, for whatever reason, and no termination date is entered, all pending (future) elections will be canceled. Both transit and parking cards will remain active and the participant may continue to spend down funds on the card. No new funds can be added to the card as long as the participant is ineligible to participate. Participants with unclaimed Pay Me Back elections will have 180 days from the last day of the benefit month to submit a claim for reimbursement. Unclaimed elections will expire and the funds associated with the election will be converted to a commuter credit (see above).

Why can't I refund commuter pre-tax deductions to my employee[12]?

Treas. Reg. 1.132-9 Q&A-14(d) provides that "an employer's qualified benefit plan may not provide that an employee who ceases to participate in the employer's qualified transportation fringe benefit plan (such as in the case of termination of employment) is entitled to receive a refund of the amount by which the employee's compensation reduction amounts exceed the actual qualified transportation fringes provided to the employee by the employer." Thus, an employer cannot refund in cash the amounts that have been properly withheld on a pre-tax basis, regardless of reasons.

Am I required to take the payroll deduction before my employee can receive the benefit?

No. The IRS does not regulate when (or if) a payroll deduction must be taken but rather when the election must be made. Treas. Reg. 1.132-9 Q&A-14(b) requires that "the election must specify that the period (such as a calendar month) for which the qualified transportation fringe will be provided must not begin before the election is made."

[11] The maximum amount for a Pay Me Back election is the maximum pre-tax allowed for the benefit. There are no post-tax deductions associated with a Pay Me Back election.

[12] The response is not a legal opinion and may not be relied as such. The program provider shall not be responsible for any action you may take in this regards.

Why does my employee have to be notified about the account set up?

Information specific to their benefit election is required for them to complete the registration process. By distributing the notification email, your employee can quickly create their login credentials and begin using their benefit as soon as possible.

Why do the Transit and Parking Commuter Cards have different rules for forfeiture when an employee terminates?

Parking expenses eligible under the commuter program must be related to parking at/or near your workplace. Once a participant is no longer employed, expenses cannot be incurred that are eligible which is why the balances are removed after the termination date.

For transit, the 90-day period allows participants a reasonable period to spend down the balances on their transit card before any outstanding balances are returned to the employer. For the transit program, a participant must purchase transit passes or tickets, but these passes or tickets are not required to be work-related so employment termination does not automatically trigger an immediate forfeiture of funds.