HealthEquity® | WageWorks

Commuter Order Model Employer User Guide for Stand Along Program

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

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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 pre-tax and post-tax earnings deducted 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. The employer determines which employees are eligible. “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 Election
The participant’s order(s) for an eligible commute expense.

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.

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[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.

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.

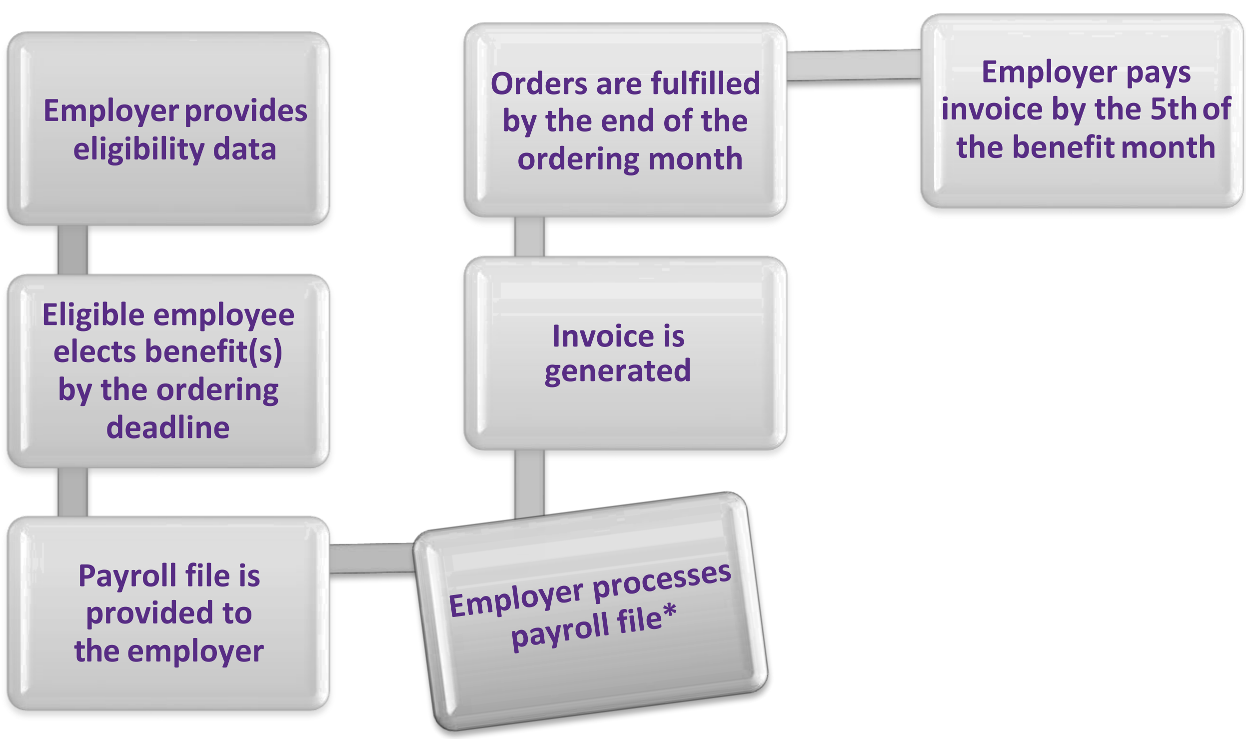
COMMUTER ORDER MODEL (COM) OVERVIEW

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

Eligible employees can place an order for an eligible transit and/or parking expense, depending on your plan design. Fulfillment options available for each benefit type are explained in the **Program Features Table** 1 in *Understanding the Employer Site, Benefits* section. After the close of the election period, a file is made available for you to process the appropriate payroll deductions. The cost of the order will be broken down between Federal pre-tax and post-tax amounts, if applicable. The monthly Federal pre-tax limits are subject to change. You can find the current Federal limits posted on the Employer Site (under **Benefits** Tab>Commuter). This program is administered based on Federal tax regulations; some states may have different pre-tax limits. Check with your tax professional if you have any questions. After the payroll file is created, the invoice for the total cost of elections and adjustments, if any, administrative fees, and other contracted invoice items is generated and sent via email to your invoice contact.

Participants have until 11:59 PM Eastern time on your designated election cut-off date[4] to place their commuter order for the coming month. Orders are fulfilled by the end of the month for use in the following month. Fulfillment is based on eligibility not the status of payroll deductions. If the participant was eligible for the program at the election cut-off date, the order will be fulfilled.

The flow chart below illustrates the process described.



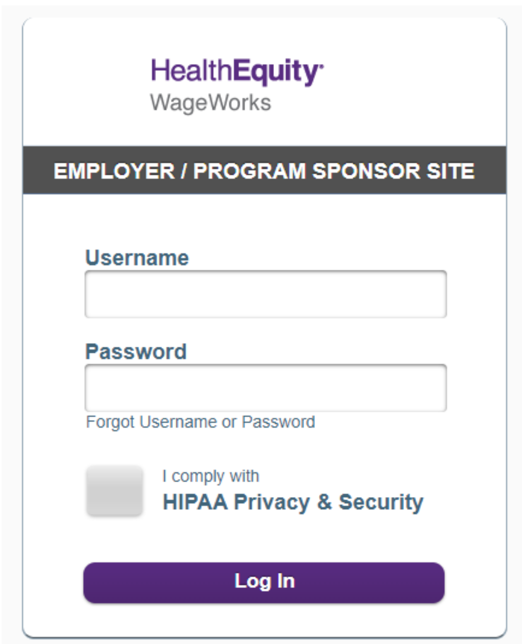
**The exact timing of this step is up to the employer and may or may not occur prior to the fulfillment of the benefit*

[4] Cut-off dates can be from the 1st through the 10th of the month prior to the benefit month. Long Island Railroad and MetroNorth Railroad direct payment order must be placed no later than the 4th of each month if your election cut-off is after the 4th.

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, as well as access to modify participant eligibility 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 view participant information and to download reports. You can access the site at https://employer.wageworks.com.

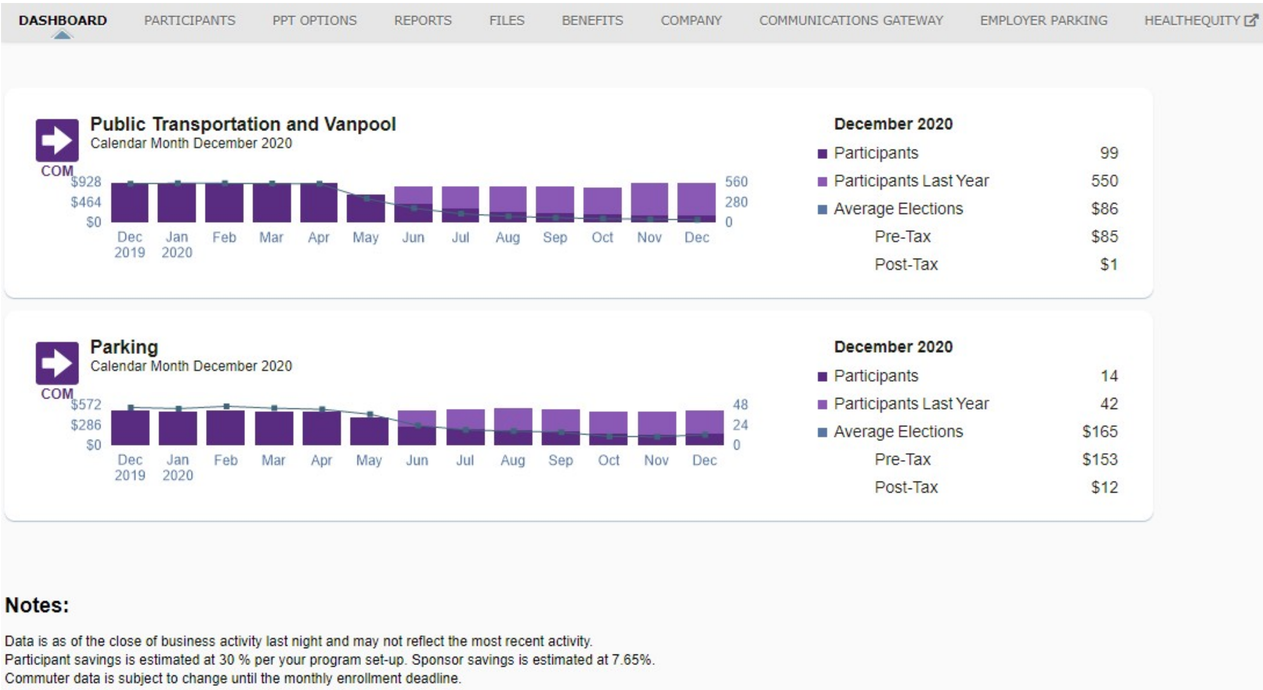


A user name and initial password will be created for you and provided to you via email. The first time you enter the site you will be required to change your password. As with any site containing confidential information, use care in storing your password. You are strongly encouraged to log out of the 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.

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.



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

DASHBOARD PARTICIPANTS PPT OPTIONS REPORTS FILES BENEFITS COMPANY COMMUNICATIONS GATEWAY EMPLOYER PARKING HEALTHEQUITY

Public Transportation & Vanpool

Benefit Year: Calendar Year 2020

			Monthly Elections			Savings	
Benefit Month		Participants	Pre-Tax	Post-Tax	Total	Participant	Sponsor
December 2020	Average	-	$85	$1	$86	$25	$6
	Total	99	$8,398	$137	$8,535	$2,519	$642
November 2020	Average	-	$87	$5	$92	$26	$7
	Total	106	$9,171	$574	$9,745	$2,751	$702
October 2020	Average	-	$89	$3	$93	$27	$7
	Total	114	$10,190	$369	$10,559	$3,057	$780
September 2020	Average	-	$93	$5	$98	$28	$7
	Total	134	$12,478	$672	$13,150	$3,743	$955
August 2020	Average	-	$99	$4	$103	$30	$8
	Total	157	$15,565	$565	$16,130	$4,670	$1,191
July 2020	Average	-	$115	$3	$118	$35	$9
	Total	187	$21,552	$548	$22,100	$6,466	$1,649
June 2020	Average	-	$129	$6	$135	$39	$10
	Total	256	$32,965	$1,588	$34,553	$9,890	$2,522
May 2020	Average	-	$140	$7	$147	$42	$11
	Total	386	$53,937	$2,638	$56,575	$16,181	$4,126
April 2020	Average	-	$154	$9	$163	$46	$12
	Total	555	$85,621	$4,788	$90,409	$25,686	$6,550
March 2020	Average	-	$155	$9	$164	$47	$12
	Total	553	$85,934	$4,960	$90,894	$25,780	$6,574
February 2020	Average	-	$155	$10	$164	$46	$12
	Total	557	$86,198	$5,330	$91,528	$25,859	$6,594
January 2020	Average	-	$156	$9	$166	$47	$12
	Total	554	$86,499	$5,259	$91,758	$25,950	$6,617

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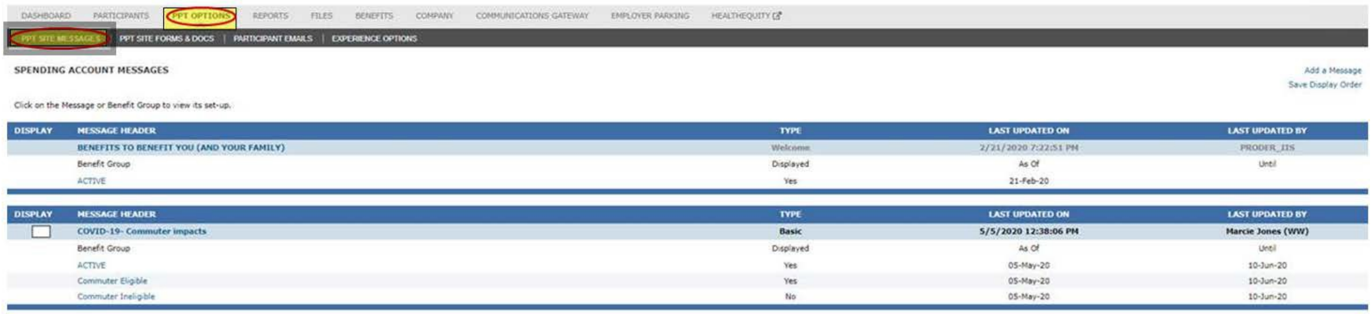
Participants

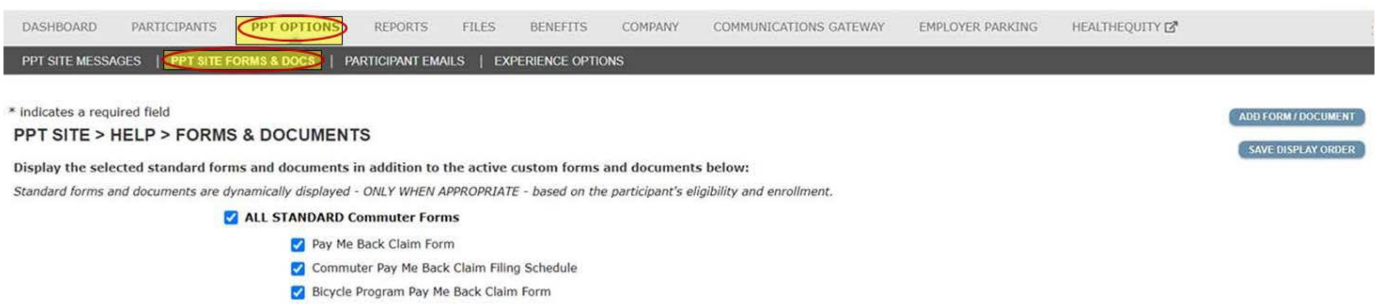
Depending on your access, you may be able to manage employee information and view participant election activity in this tab.

PPT Options

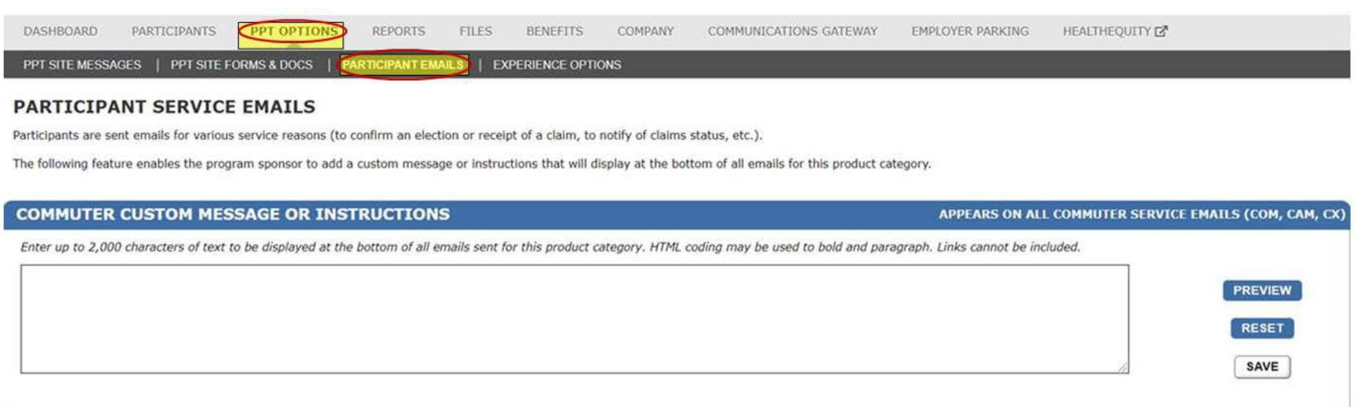
- **Participant (PPT) Site Messages***
  - o Create/Modify messages that appear when a participant logs into their account



- **Participant (PPT) Forms & Docs***
  - o View forms visible via the Help link when a participant logs into their account



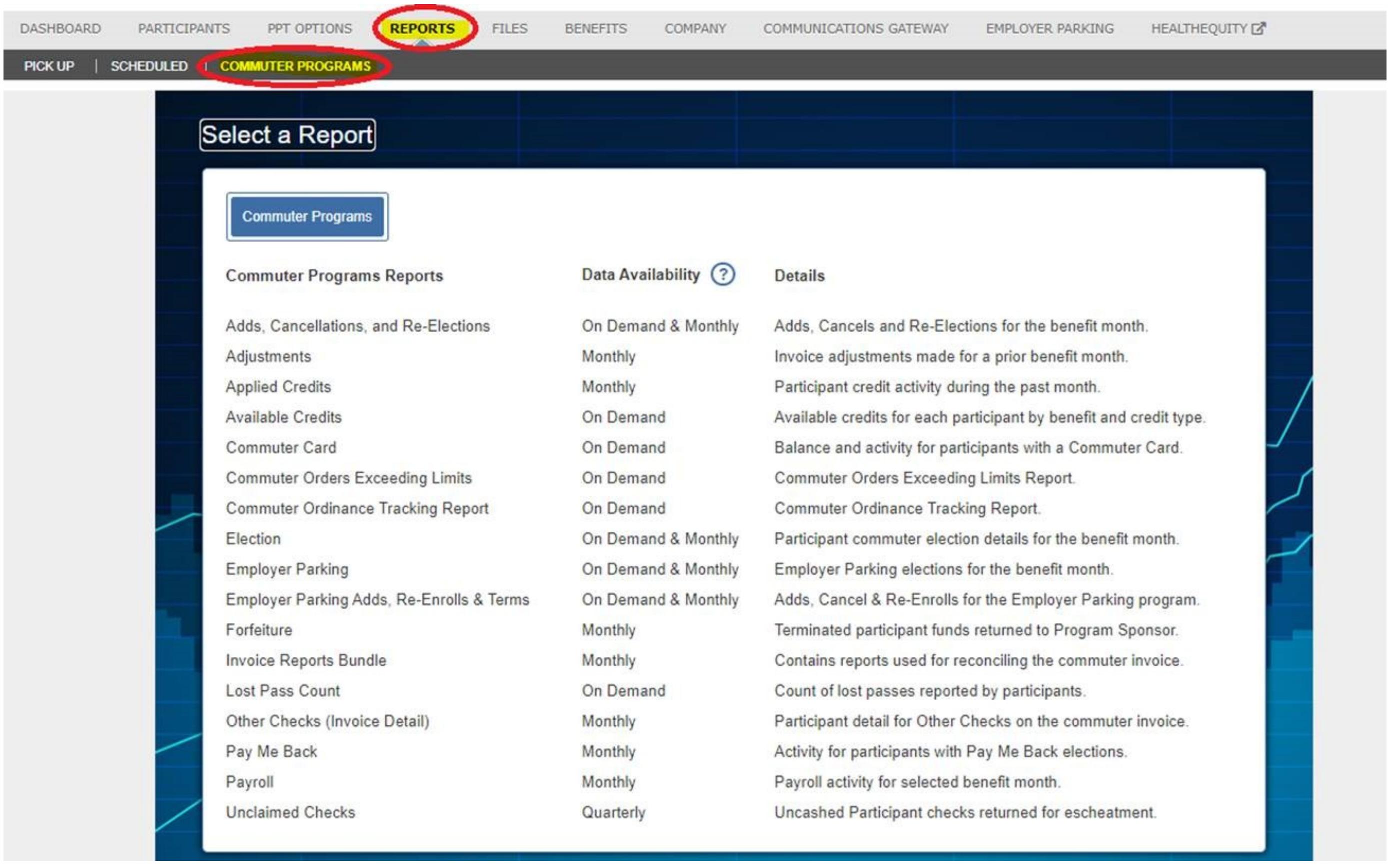
- **Participant Emails**
  - o Not applicable to the Commuter Benefits program
- *While you may have access to these pages, we recommend you reach out to your Relationship Management contact if you want to utilize any of the features available on these pages. These pages are not described any further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



Employer Reporting Suite Page

REPORTS

The Reports tab on the enhanced Employer Reporting Suite Page 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. Reach out to your Relationship Management contact if you have questions about the Reporting page.



Commuter Programs Reports	Data Availability	Details
Adds, Cancellations, and Re-Elections	On Demand & Monthly	Adds, Cancels and Re-Elections for the benefit month.
Adjustments	Monthly	Invoice adjustments made for a prior benefit month.
Applied Credits	Monthly	Participant credit activity during the past month.
Available Credits	On Demand	Available credits for each participant by benefit and credit type.
Commuter Card	On Demand	Balance and activity for participants with a Commuter Card.
Commuter Orders Exceeding Limits	On Demand	Commuter Orders Exceeding Limits Report.
Commuter Ordinance Tracking Report	On Demand	Commuter Ordinance Tracking Report.
Election	On Demand & Monthly	Participant commuter election details for the benefit month.
Employer Parking	On Demand & Monthly	Employer Parking elections for the benefit month.
Employer Parking Adds, Re-Enrolls & Terms	On Demand & Monthly	Adds, Cancel & Re-Enrolls for the Employer Parking program.
Forfeiture	Monthly	Terminated participant funds returned to Program Sponsor.
Invoice Reports Bundle	Monthly	Contains reports used for reconciling the commuter invoice.
Lost Pass Count	On Demand	Count of lost passes reported by participants.
Other Checks (Invoice Detail)	Monthly	Participant detail for Other Checks on the commuter invoice.
Pay Me Back	Monthly	Activity for participants with Pay Me Back elections.
Payroll	Monthly	Payroll activity for selected benefit month.
Unclaimed Checks	Quarterly	Uncashed Participant checks returned for escheatment.

The following table describes the most commonly used reports and the purpose of each report.

PRIMARY REPORTS	
Election Report	To view employee's commuter orders on both a daily and monthly confirmed basis.
Payroll Report	Report of detailed payroll deductions by participant for the benefit month. Also available in downloadable versions of ten common, pre-defined payroll file company layouts.
Applied Credits Report	Report of all credits by type applied towards a participant's account during the benefit month. This includes credits from transit media returns, canceled checks and carry-over balances from prior commuter program vendors.
Available Credits Report	Report of the available balance of all credits by type at the time the report is generated. This includes credits from transit media returns, canceled checks and carry-over balances from prior commuter program vendors.
Adjustments Report	Report of various adjustments that impacted a participant's order. The report is broken down by participant and includes the benefit month impacted and whether or not the adjustment is reflected on the invoice. Adjustments include, but are not limited to, credits for returned products, payments to participants whose order was not received timely, and stop payment fees incurred.
Invoice Reports Bundle[6]	Consolidates all the reports used for reconciling the commuter invoice. This report can be generated in lieu of running all invoice-related reports. Each report bundle contains an individual worksheet of the invoice-related reports.

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.

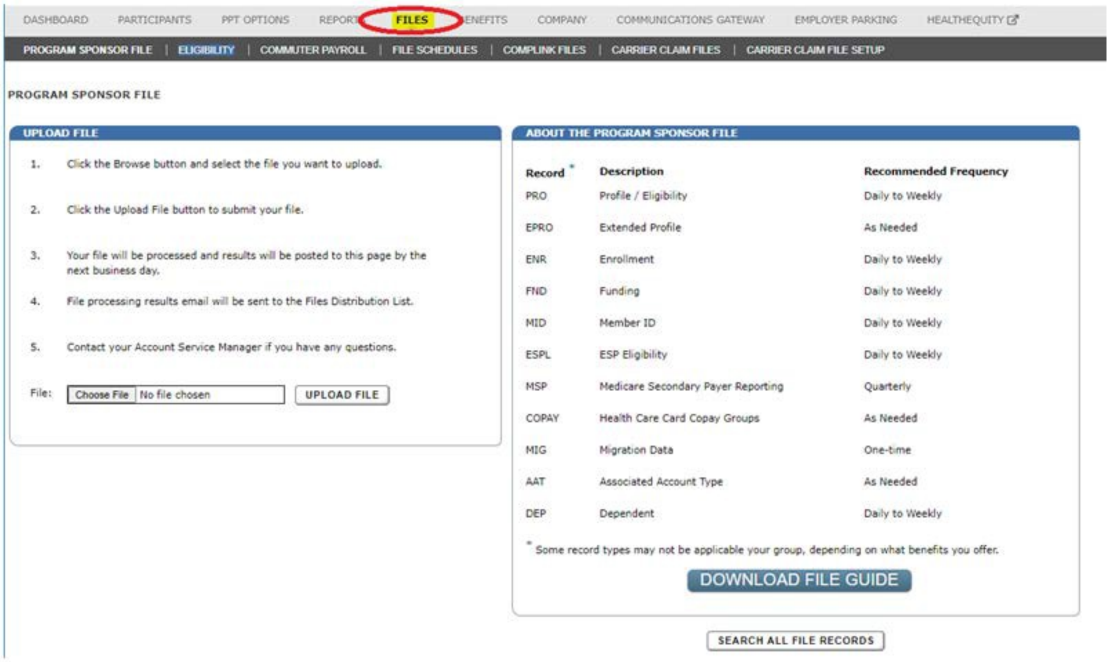
[6] Available only under the Employer Reporting Suite version of the site

OTHER ONLINE REPORTS	
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.
Commuter Orders Exceeding Limits[7]	This report shows participants whose current order exceeds the maximum amount allowed for the participant's Commuter Benefit Group
Commuter Ordinance Tracking Report[7]	This report lists employees identified as "qualified" for a Commuter Ordinance and if an electronic notification was generated for the employee
Employer Parking Adds, Re-Enrolls & Terms Report	These reports are specific to a parking enrollment feature that can be administered through your Commuter Program. Additional information about this feature and reports are covered in the *Employer Controlled Parking* section.
Employer Parking Report	
Forfeiture	This report shows the pre-tax forfeitures being returned to you. Forfeitures occur when a terminated participant fails to spend their pre-tax commuter deductions before his or her spend it by date. Pre-tax deductions cannot be returned to participants under any circumstances.
Other Checks (Invoice Detail)	This report provides participant level detail regarding the OTHER CHECKS line item on the commuter invoice. Typically, other checks are special reimbursements.
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.

[7] Available only under the Employer Reporting Suite version of the site

Files

Use caution when viewing information available on this tab. Depending on your access, complete profile information, including complete names, unique IDs and other personal demographic data, are visible.

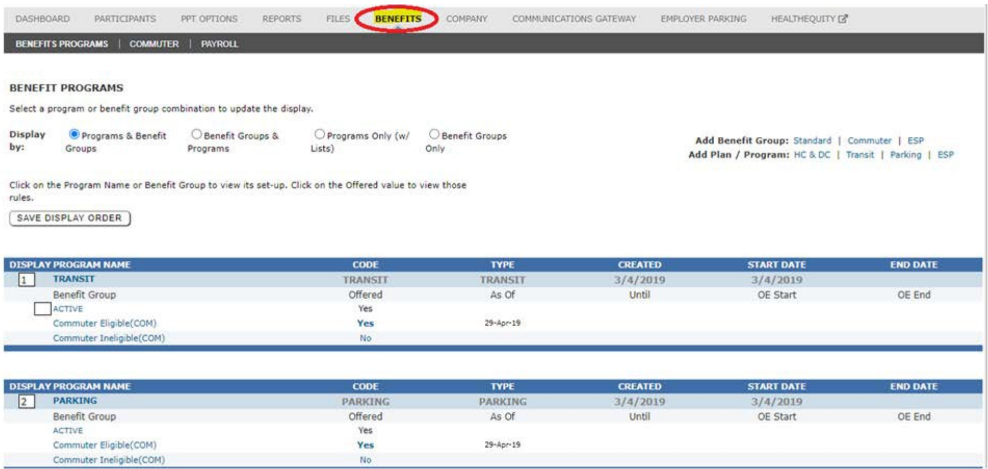


The tab is broken down into several sub-menus:

- **Program Sponsor File** (the default page of the Files tab)
  - From this screen, you can
    - View the file logs of all files transmitted either via FTP or uploaded via the Employer Site
      - These are usually the outbound files of profile records reporting employee demographics and eligibility
    - View the contents of the files
  - Additional details about the features available on this page are provided later in this document in the **Managing Eligibility via Files** section.
- **Eligibility**
  - This page is intended for use by legacy clients. You will not use this page for your program.
- **Commuter Payroll**
  - If you requested your custom payroll file be delivered to the Employer Portal instead of through the FTP process, the file will be posted on this page.
    - Your Payroll File contact is notified via email when a file is posted to this page
  - This is NOT the same location if you have requested to use the Online Payroll File.
    - The Online Payroll File is available on the Reports tab.
- **File Schedules**
  - If implemented, alerts can be established to notify specific contacts if a file is not received when expected. If it was not implemented, reach out to your Relationship Management contact to discuss if this feature is appropriate for you.

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 can spend 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 Order 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 Order 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

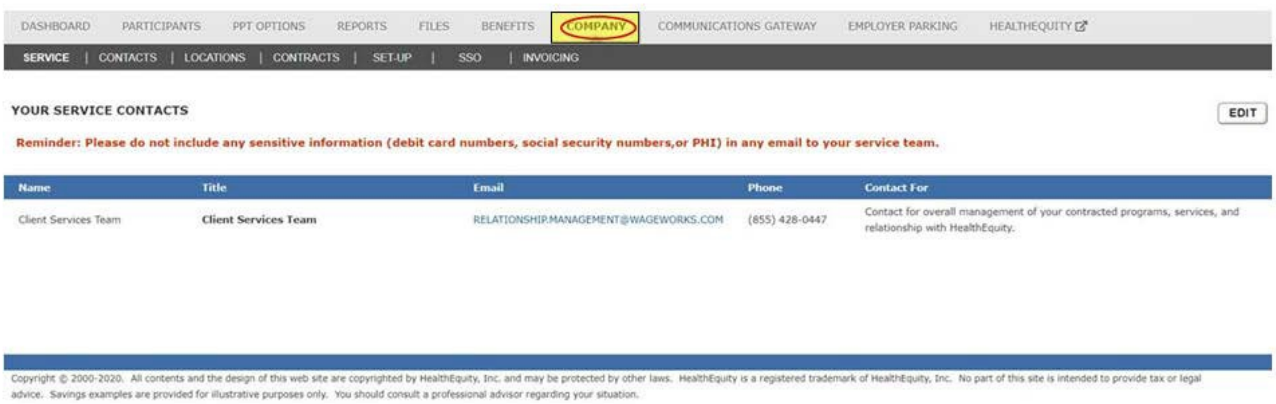
Transit	Parking
Home delivery of passes and tickets	Pay My Parking – Direct payment to monthly parking provider
Electronic loading of transit agency Smartcards (where available) Examples of Smartcards include the Premium MetroCard (PMC), WMATA, Ventra, and Clipper.	Pay Me Back – Claims reimbursement for eligible parking expenses

Transit	Parking
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 passes	Employer Controlled Parking – Specific parking locations at which certain aspects of the facility is under the employer’s control, such as pricing or space availability
Commuter Card – terminal restricted debit card for Transit purchases	
Employer Controlled Transit – Employer sponsored transit pass where enrollment and fulfillment are handled by the employer, such as MetroPass or EcoPass	

**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.



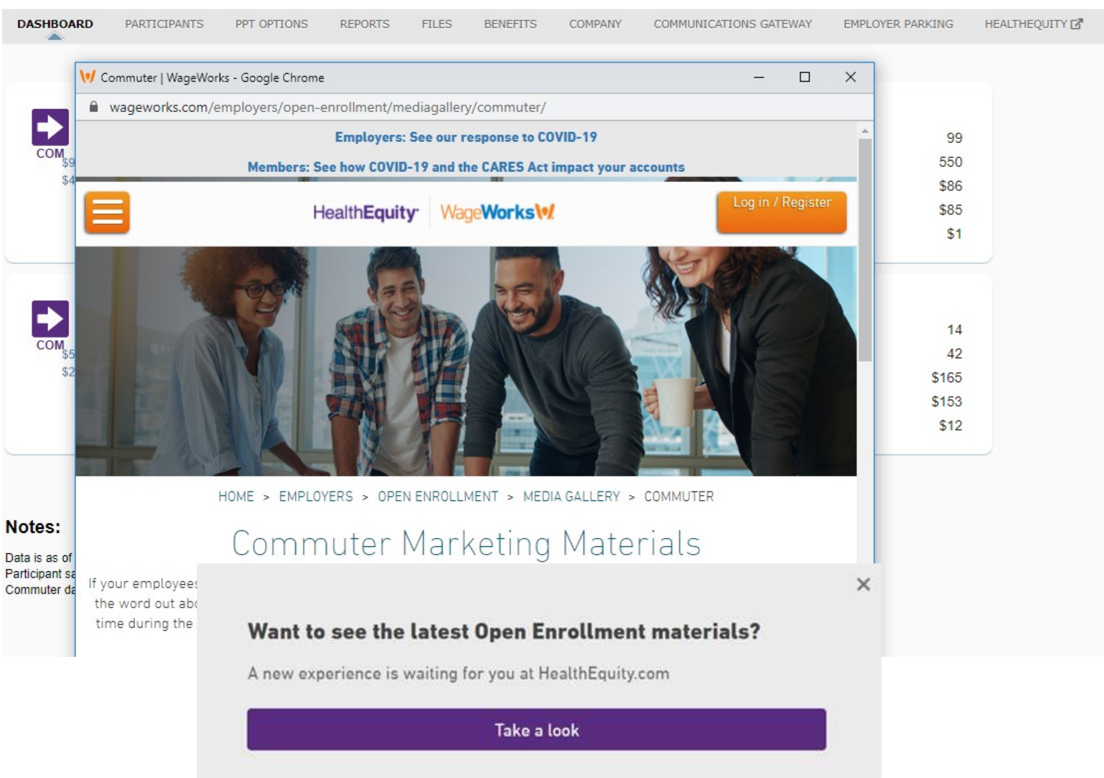
The tab is broken down into several sub-menus:

- **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**
    - This page is used to define employee work locations
    - Employee work locations are populated to this tab when using the Location Code field in the Profile record type.
        - Defining the work location is optional

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.

Approval may be needed for orders over 20% of your estimated eligible employees. Please reach out to your Relationship Management contact if your request requires approval, which will be noted when you order.



Employer controlled offerings

The Employer Parking and Employer Transit tabs are only visible if the feature was implemented with your commuter program. A description of each is provided below. A separate user guide is available for each topic.

Employer Controlled Parking

The Employer Controlled Parking (ERPK) feature provides a customizable tool to support different types of parking programs offered in compliance of 132(f). It is not a requirement that you own or directly manage a facility to use this feature. If you are not yet using this feature, ask your Relationship Management contact to learn more about its functionality to determine if it is right for you.

The basic features of ERPK include:

- The ability to set up as many separate parking facilities as needed
- The option to use custom attributes and application instructions, distinct from each facility offered
- The option for participants to enroll for a parking space via the Participant Site or for the administrator to assign participants via the Employer Site
- A consistent place for all participants to enroll for commuter benefits regardless of their commuting method (train, bus, vanpool, or parking)
- Integration of employer parking deductions with the payroll file of other commuter elections (transit, vanpool and parking) and maintaining compliance with monthly pretax limits if other parking elections are made

Additional functionality of the ERPK includes:

- The ability to manage waiting lists for parking facilities and/or spaces
- Reporting of parking facility utilization and vacancy rates
- Custom messaging for the participant site and emails related to the parking facilities
- Display facilities based on location criteria
- Issuing direct payments to a parking vendor exclusively for one client
- Facility specific subsidies
- ECP facilities appear first on the list of parking locations in our catalog and are listed as "Employer Recommended" making them easier for participants to find and select

Employer Controlled Transit

The Employer Controlled Transit (ERTR) feature provides an election and payroll process for employer sponsored transit and vanpool programs within the commuter program. There are numerous special transit and vanpool programs in select metropolitan areas and made available directly to employers. When utilized, employers can offer annual passes or deeply discounted product to their employees. The contract for these programs is between the employer and transit operator. The EcoPass in Denver and the Metropass program in Minneapolis are two examples of these programs. In all cases, the distribution of passes is handled or coordinated by the employer. If you are not yet using this feature, reach out to your Relationship Management contact to learn if this functionality is right for your organization.

The features of ERTR include:

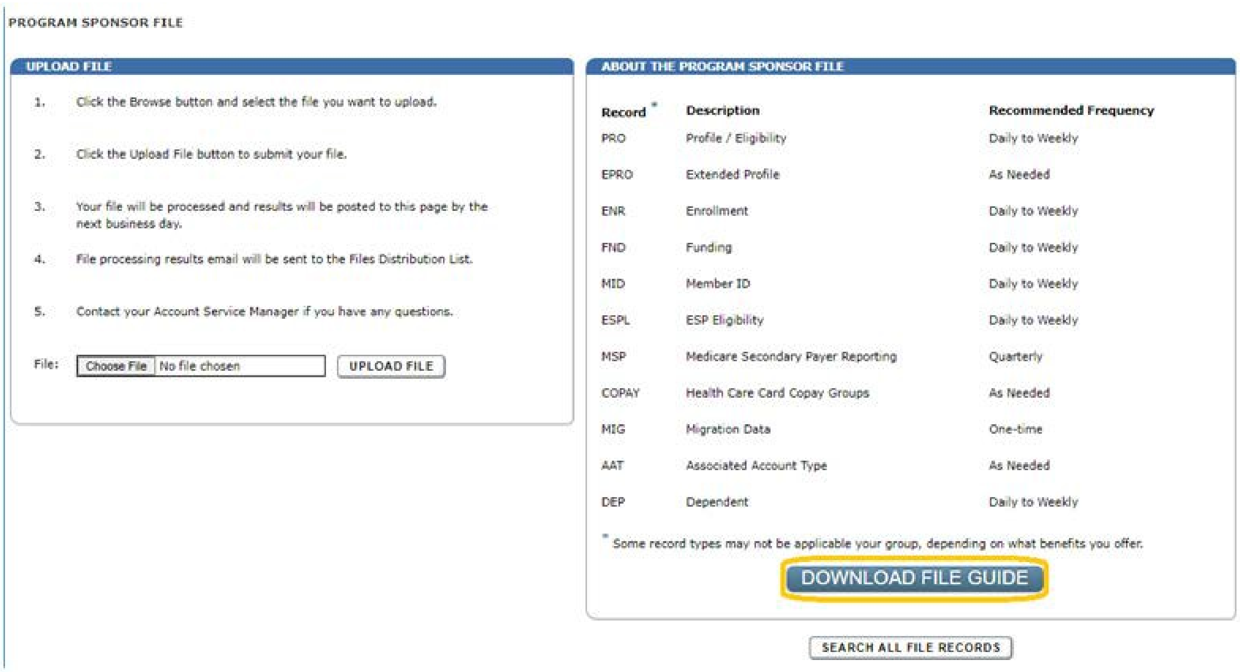
- The ability to set up as many separate transit programs as needed
- The option for participants to enroll for the employer's program via the Participant Site or for the administrator to assign participants via the Employer Site
- A consistent place for all participants to enroll for commuter benefits regardless of their commuting method (train, bus, vanpool, or parking)
- Integration of employer transit deductions with the payroll file of other commuter elections (transit, vanpool and parking) and maintaining compliance with monthly pretax limits if other transit media is ordered

MANAGING ELIGIBILITY VIA FILES

Program Sponsor File

Employee eligibility data is typically provided through a Profile (PRO) record, a pre-defined record layout transmitted in a Program Sponsor File (PSF)[8]. For a detailed list of file elements that can be transmitted in a PRO record, you can download the PSF Specifications (see below).

The file elements provided in the PRO record were determined during the implementation. If you have any questions about the file elements used or require changes to the file, reach out to your Relationship Management contact.



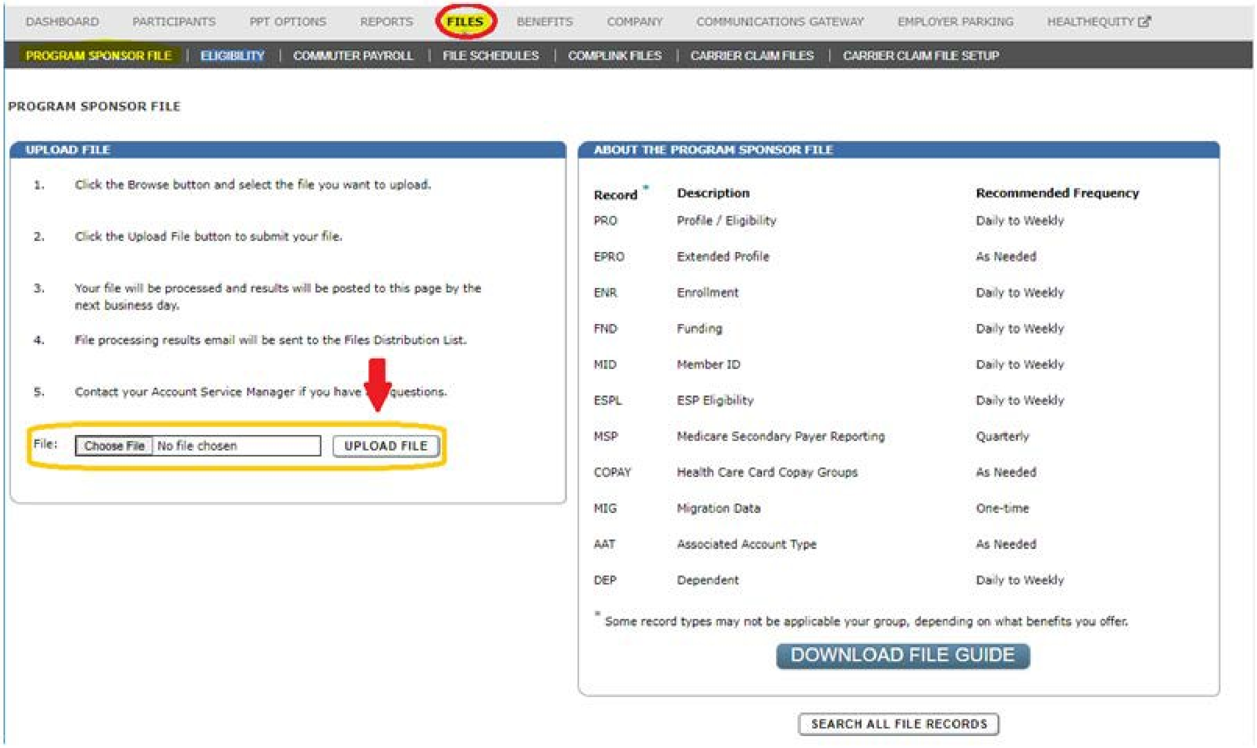
Upload File

If your organization chose to transmit eligibility data via the Employer Site, the Upload File area on this page is where this is accomplished. For detailed instructions on how to use this feature, refer to the Uploading Program Sponsor Files – Employer Site or view the **Managing Profile Data & Eligibility with the Program Sponsor File** recorded session. The recorded session includes information on how to create the file using an Excel template and using the PSF Integrity Checker application.

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 uploaded to the Employer Site remain private and secure.

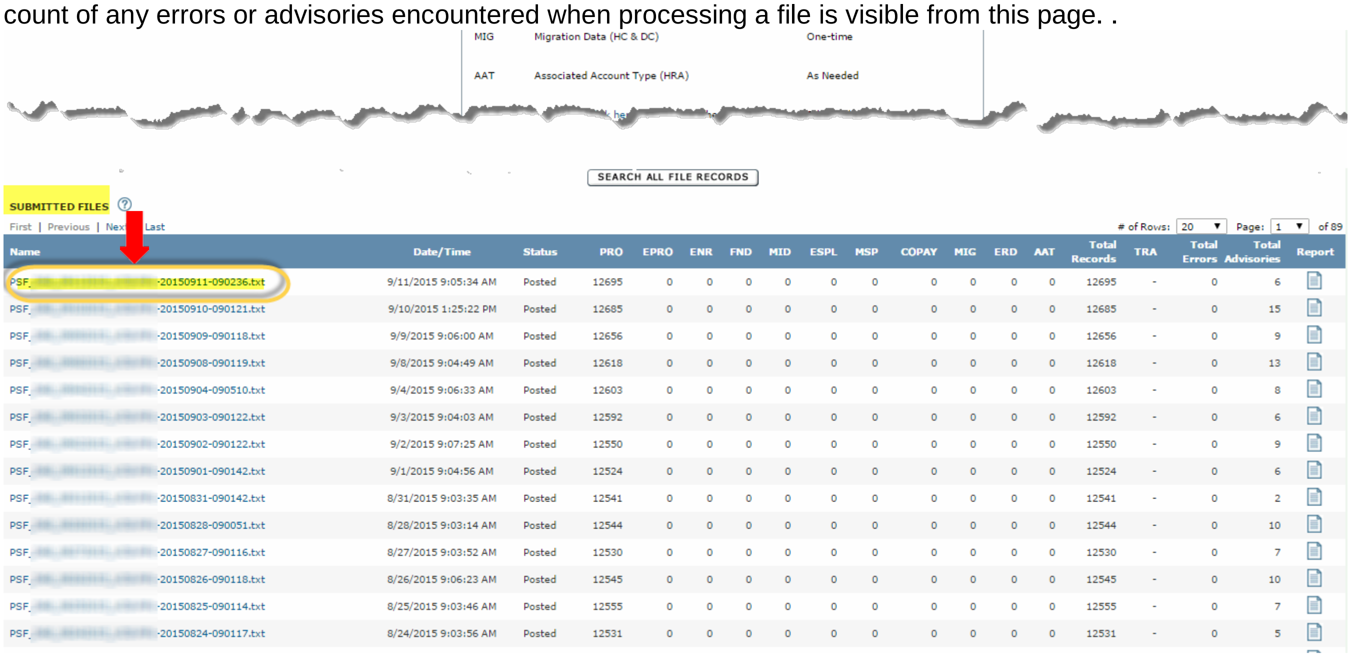
If your organization chose to transmit eligibility data via file transfer protocol (FTP), refer to the FTP File Transmission Instructions.

[8] If your organization chose not to use files to update eligibility, continue to the next section, *Managing Eligibility via the Participants Tab*

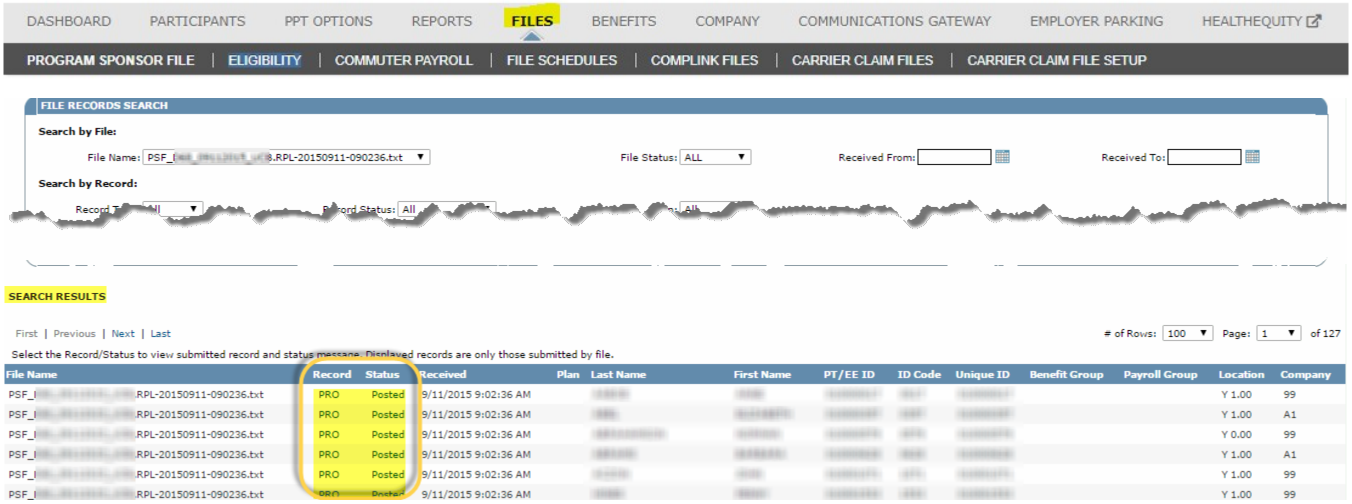


Submitted Files

Files loaded directly to the Employer Site and/or using the FTP submission process are listed in this section. The count of any errors or advisories encountered when processing a file is visible from this page. .



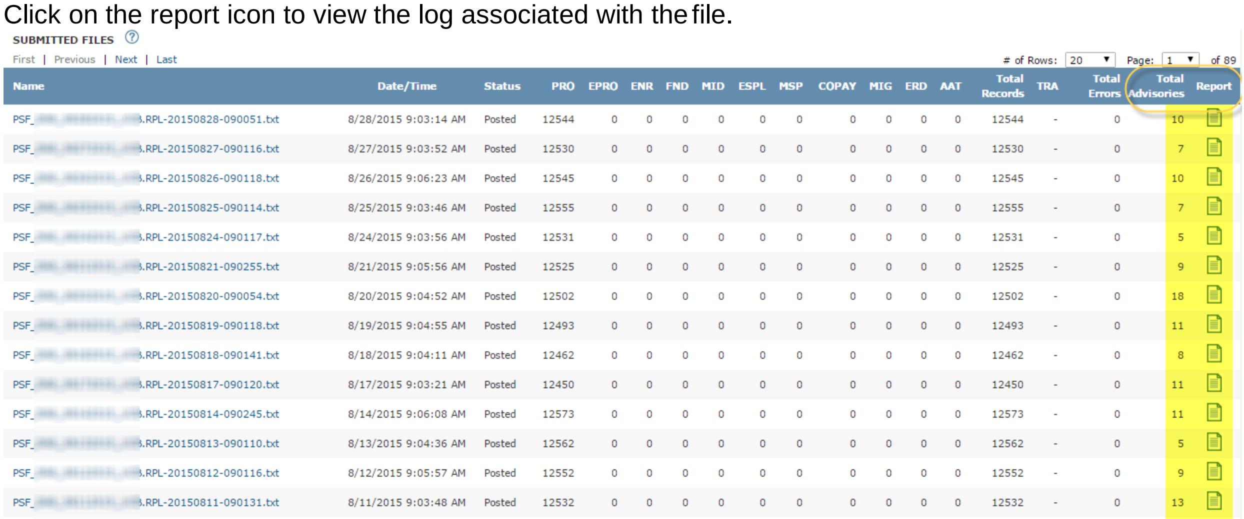
By clicking on the file name, you will be brought to the page of *Search Results* that lists all records in the file and their posting status. This is a view only option. You can drill further into the record by clicking on the record's Type or Status to view the individual record and file elements transmitted on that record.



Errors and Advisories

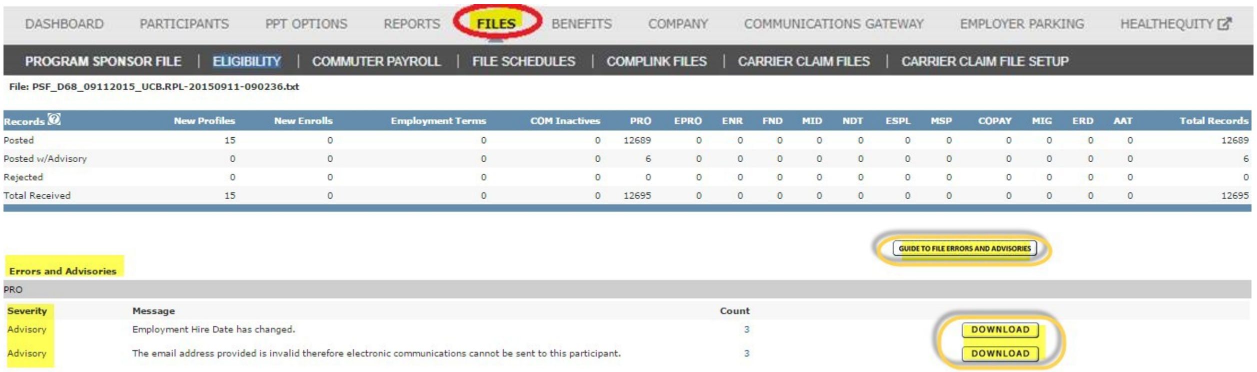
When a file is processed, a log of the file is generated. The log contains a summary of record count, record totals, etc. If any errors and/or advisories were created during the posting process, the exceptions are noted in the report log. “Errors” are defined as serious data conditions causing an entire record to reject. “Advisories” indicate notable data conditions that do not stop a record from loading.

Click on the report icon to view the log associated with the file.



From the Report Log page, you can view the summary of records. The Errors/Advisories section is only populated if errors or advisories were present on that file. The severity of the event is listed along with the reason for the event. The *Guide to File Errors and Advisories* provides details about what may have caused a particular event as well as recommended resolution steps for the event. The *Guide* can be downloaded directly from the Report Log page. Note – files may be rejected if there are too many errors. If this occurs, please reach out to your Relationship Management contact for assistance.

Click the Count value of the message to view the record(s) associated with the error/advisory.
Click the Download button to download the affected records to an Excel spreadsheet. These options are only available for records with an error or advisory.



Records	New Profiles	New Enrolls	Employment Terms	COM Inactives	PRO	EPRO	ENR	FND	MID	NDT	ESPL	MSP	COPAY	MIG	ERD	AAT	Total Records
Posted	15	0	0	0	12689	0	0	0	0	0	0	0	0	0	0	0	12689
Posted w/Advisory	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	6
Rejected	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Received	15	0	0	0	12695	0	0	0	0	0	0	0	0	0	0	0	12695

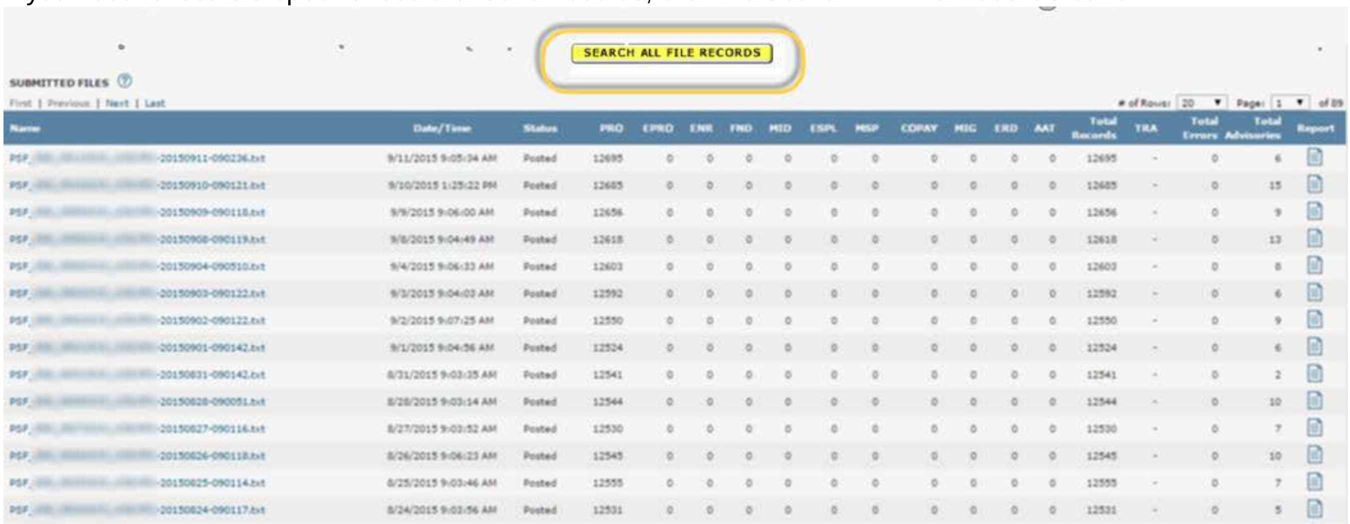
Severity	Message	Count
Advisory	Employment Hire Date has changed.	3
Advisory	The email address provided is invalid therefore electronic communications cannot be sent to this participant.	3

Important Reminder

Once an employee validates their identity, the address fields, including email address, can only be updated by the employee[9]. Changes included in the Profile record will NOT overwrite the information verified and/or entered by the employee. There is ***no*** *Advisory message for this event.*

Search All File Records

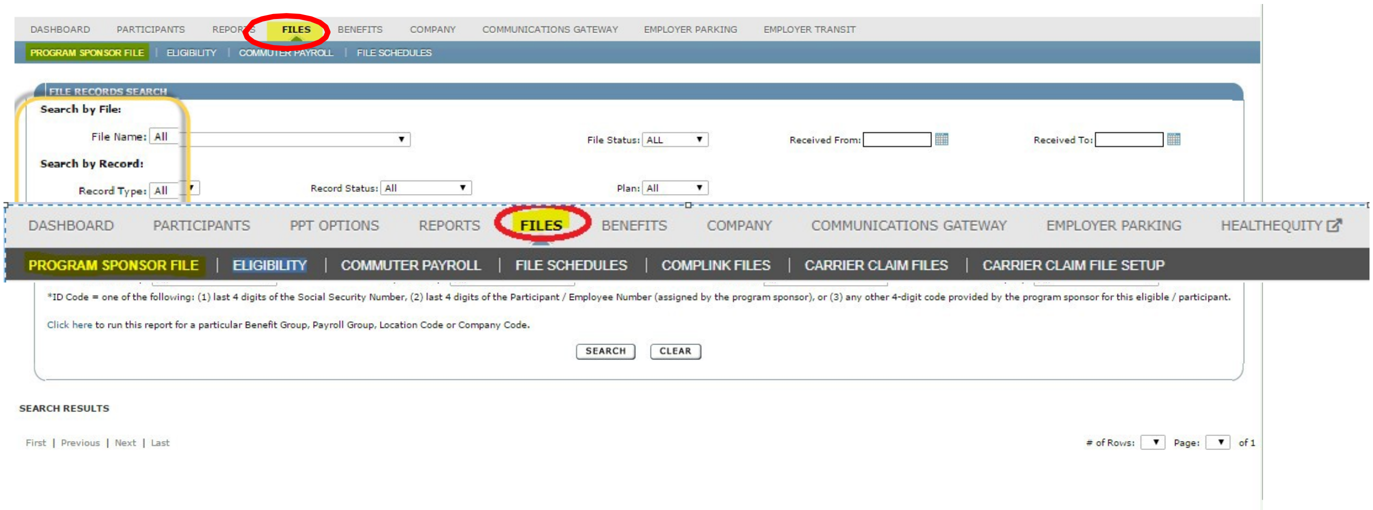
If you need to locate a specific record or set of records, click the **Search All File Records** button



Name	Date/Time	Status	PRO	EPRO	ENR	FND	MID	ESPL	MSP	COPAY	MIG	ERD	AAT	Total Records	TRA	Total Errors	Total Advisories	Report
PSF_[illegible]-20150911-090236.txt	9/11/2015 9:05:34 AM	Posted	12695	0	0	0	0	0	0	0	0	0	0	12695	-	0	6	
PSF_[illegible]-20150910-090121.txt	9/10/2015 1:25:22 PM	Posted	12685	0	0	0	0	0	0	0	0	0	0	12685	-	0	15	
PSF_[illegible]-20150909-090118.txt	9/9/2015 9:06:00 AM	Posted	12656	0	0	0	0	0	0	0	0	0	0	12656	-	0	9	
PSF_[illegible]-20150908-090119.txt	9/8/2015 9:04:49 AM	Posted	12618	0	0	0	0	0	0	0	0	0	0	12618	-	0	13	
PSF_[illegible]-20150904-090510.txt	9/4/2015 9:06:33 AM	Posted	12603	0	0	0	0	0	0	0	0	0	0	12603	-	0	8	
PSF_[illegible]-20150903-090122.txt	9/3/2015 9:04:03 AM	Posted	12592	0	0	0	0	0	0	0	0	0	0	12592	-	0	6	
PSF_[illegible]-20150902-090122.txt	9/2/2015 9:07:25 AM	Posted	12550	0	0	0	0	0	0	0	0	0	0	12550	-	0	9	
PSF_[illegible]-20150901-090142.txt	9/1/2015 9:04:56 AM	Posted	12524	0	0	0	0	0	0	0	0	0	0	12524	-	0	6	
PSF_[illegible]-20150831-090142.txt	8/31/2015 9:03:35 AM	Posted	12541	0	0	0	0	0	0	0	0	0	0	12541	-	0	2	
PSF_[illegible]-20150828-090051.txt	8/28/2015 9:03:14 AM	Posted	12544	0	0	0	0	0	0	0	0	0	0	12544	-	0	10	
PSF_[illegible]-20150827-090116.txt	8/27/2015 9:03:52 AM	Posted	12530	0	0	0	0	0	0	0	0	0	0	12530	-	0	7	
PSF_[illegible]-20150826-090118.txt	8/26/2015 9:06:23 AM	Posted	12545	0	0	0	0	0	0	0	0	0	0	12545	-	0	10	
PSF_[illegible]-20150825-090114.txt	8/25/2015 9:03:46 AM	Posted	12555	0	0	0	0	0	0	0	0	0	0	12555	-	0	7	
PSF_[illegible]-20150824-090117.txt	8/24/2015 9:03:56 AM	Posted	12531	0	0	0	0	0	0	0	0	0	0	12531	-	0	5	

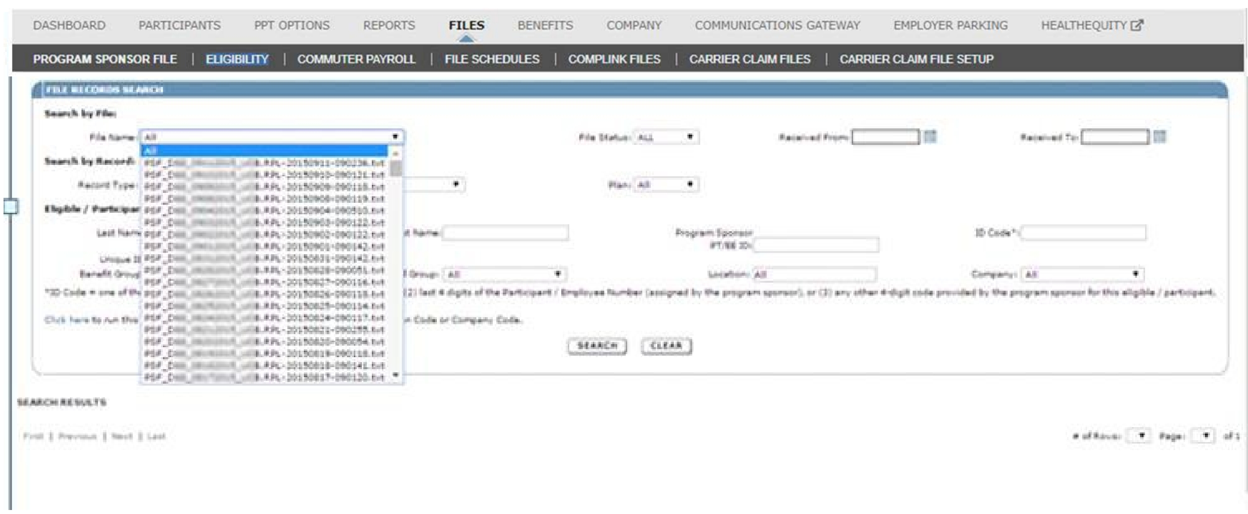
From the next page, you can establish the criteria you need to locate a specific record.

9 The exception is if your program is set up to not allow your employees to make address changes to their profile.



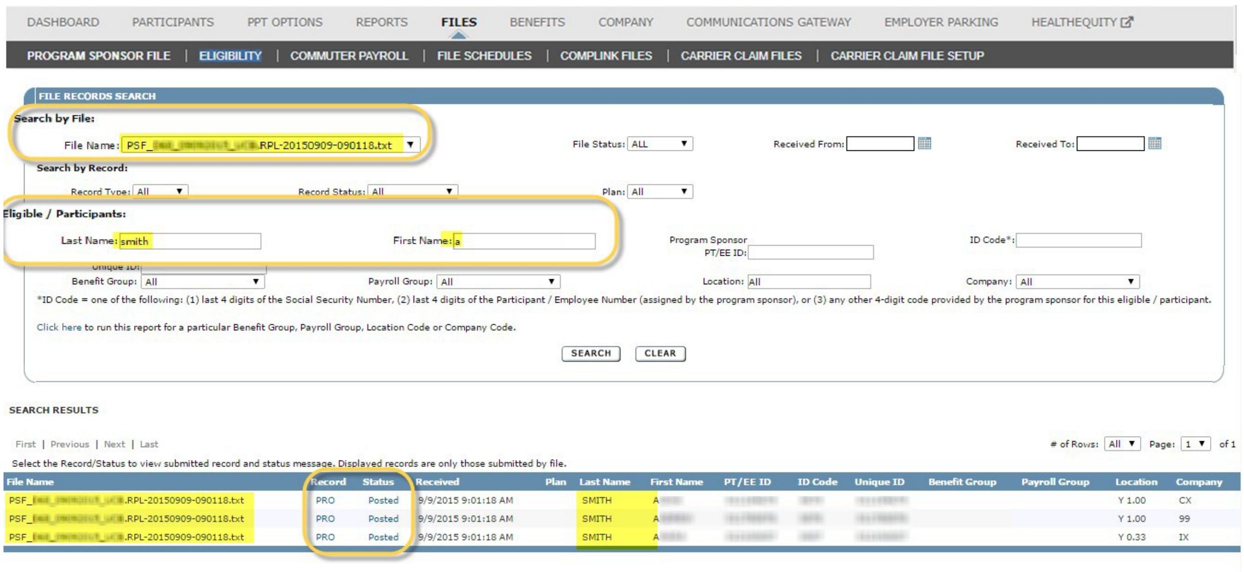
Filters include File Names, Record Types, and Participant demographic information.

- o You can select a File Name and use the additional filters to search for a specific record within that file
    - ▪ It is not required to use a file name. All files will be searched if other criteria are entered
- o When using the Eligible / Participants filter, you must enter at least one character in at least two fields to initiate a search



After entering your search criteria, click Search

Search results are populated in the **Search Results** section of the page as view only. You can click the record's Type and Status to view the entire record as it was received.


DASHBOARD
PARTICIPANTS
PPT OPTIONS
REPORTS
FILES
BENEFITS
COMPANY
COMMUNICATIONS GATEWAY
EMPLOYER PARKING
HEALTHEQUITY
PROGRAM SPONSOR FILE | ELIGIBILITY | COMMUTER PAYROLL | FILE SCHEDULES | COMPLINK FILES | CARRIER CLAIM FILES | CARRIER CLAIM FILE SETUP
FILE RECORDS SEARCH
Search by File:
File Name:
File Status: ALL
Received From:
Received To:
Search by Record:
Record Type: All
Record Status: All
Plan: All
Eligible / Participants:
Last Name: smith
First Name: a
Program Sponsor PT/EE ID:
ID Code*:
Unique ID:
Benefit Group: All
Payroll Group: All
Location: All
Company: All
*ID Code = one of the following: (1) last 4 digits of the Social Security Number, (2) last 4 digits of the Participant / Employee Number (assigned by the program sponsor), or (3) any other 4-digit code provided by the program sponsor for this eligible / participant.
Click here to run this report for a particular Benefit Group, Payroll Group, Location Code or Company Code.
SEARCH
CLEAR
SEARCH RESULTS
First | Previous | Next | Last
# of Rows: All
Page: 1 of 1
Select the Record/Status to view submitted record and status message. Displayed records are only those submitted by file.
File Name
Record
Status
Received
Plan
Last Name
First Name
PT/EE ID
ID Code
Unique ID
Benefit Group
Payroll Group
Location
Company
PRO
Posted
9/9/2015 9:01:18 AM
SMITH
Y 1.00
CX
99
Y 0.33
IX

MANAGING ELIGIBILITY VIA PARTICIPANTS TAB

As explained earlier in this document, employee demographics and program activity are visible from the Participants Tab. Even if your overall eligibility is managed using the Program Sponsor File's Profile record and you have the appropriate access, employee demographic and eligibility can be modified via the Participants Tab. You can also view the **Managing Profile Data & Eligibility on the Employer Site** recorded session for a brief presentation about creating and modifying an employee's record.

Reminder

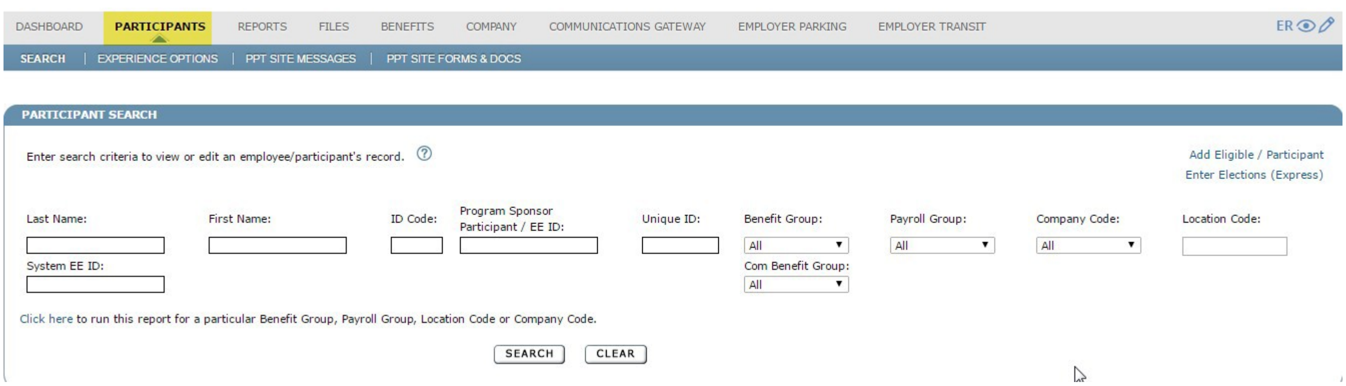
Use caution if you plan to make changes to an employee's profile when the profile is typically updated using the file method. Changes made here are immediate and certain actions will result in the interruption of the benefit. In addition, a subsequent file posted can potentially overwrite manual changes. It is recommended that you consult with your Relationship Management contact before making changes.

The balance of this section contains no additional reminders about the use of the Program Sponsor File layout.

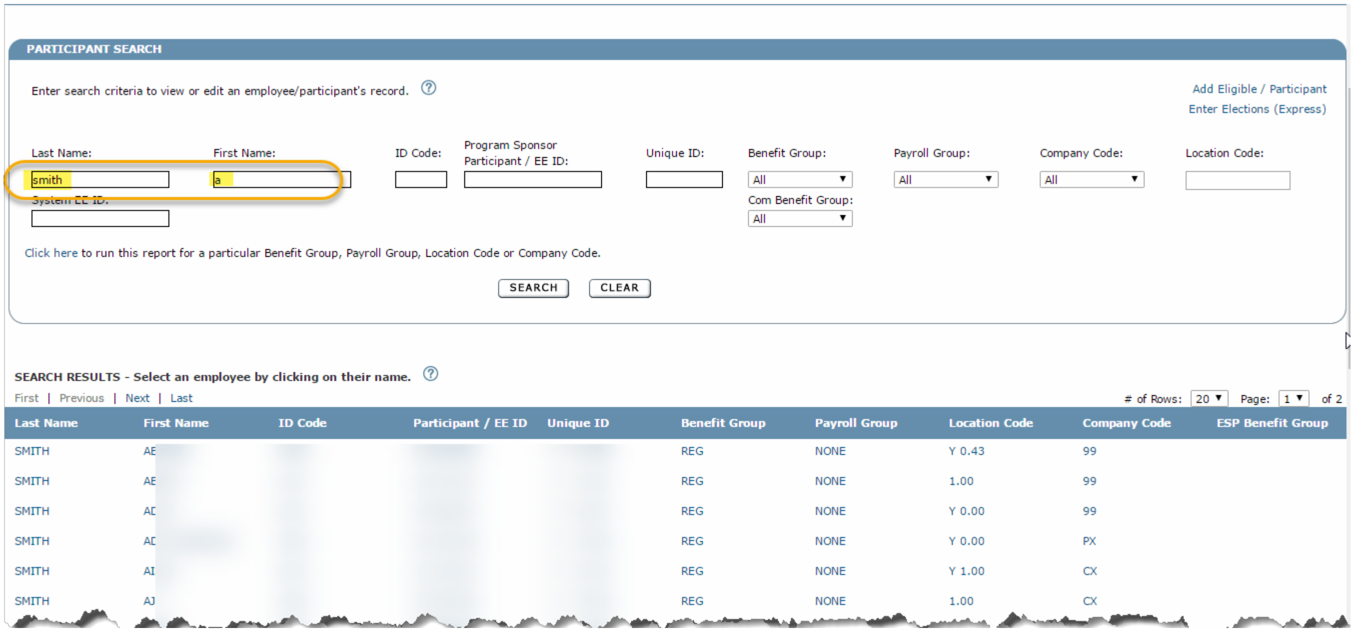
When accessing the Employer Site, the connection includes a Secure Sockets Layer (SSL) protocol that encrypts the link between a web server and a browser. This ensures that all data entered into the Employer Site remain private and secure.

Search for Employee

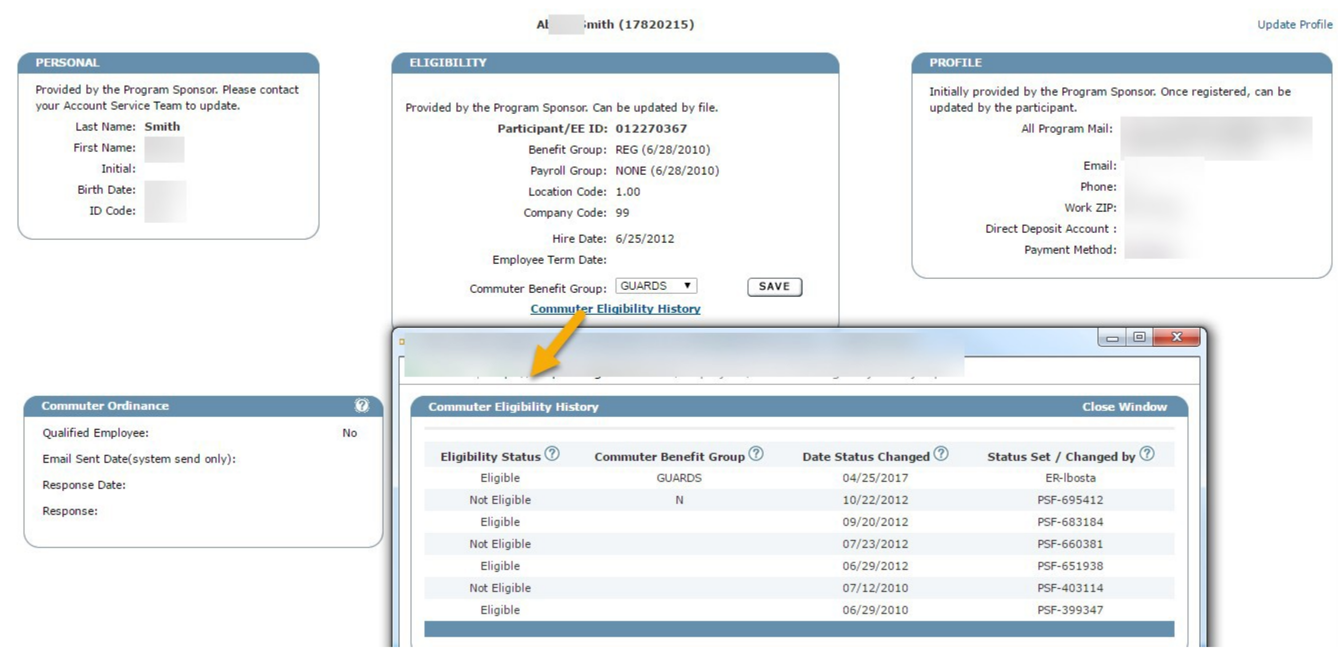
A common use for the Employer Site is to search for employees to view and/or modify their profile or eligibility. The Search page is the default page of the Participant's tab.



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.

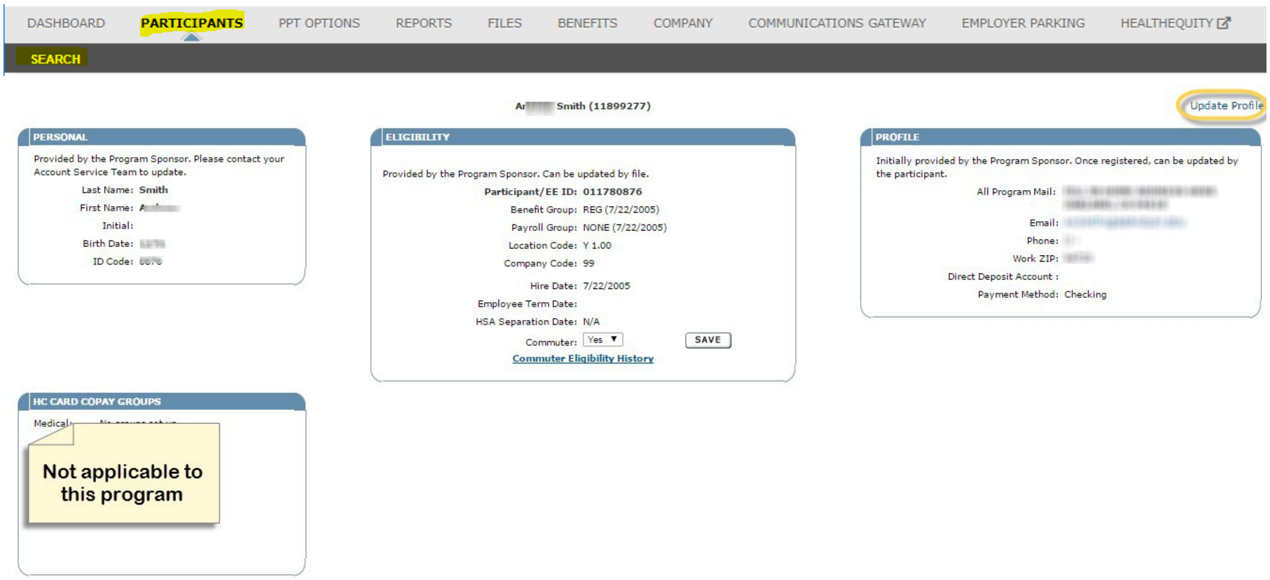


Click on an employee's record to view the complete profile. Click the *Commuter Eligibility History* link to view the dates and source of changes to an employee's Commuter Benefit Group Code. Commuter Benefit Group Code (Eligibility) is detailed in the next section. Profile field elements are described in the Add Eligible Employee section later in this chapter.



Modify Eligible Employee

If your access permits, you can modify a participant's profile and program eligibility. 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 changes to the participant's address, including email address, your employee can change the information via the participant site or by calling Customer Service[10].

Commuter Benefit Group Code

This functionality was previously known as "Commuter Eligibility" and while the simple Yes/No (and *Null*) eligibility rules are still applied, coding changes in March, 2017 expanded this feature to allow Employers to assign a participant to a defined Commuter Benefit Group Code. This section is broken down into two sections.

If you did not implement a custom Commuter Benefit Group Code, refer to the Commuter Eligibility section. Generally, if you are currently sending Y/N/Null in Field 37 of your Profile Records or sending no Profile Records at all, this is the section you will use. Your employees are either eligible to use the complete program or not use the program at all.

If you did implement a custom Commuter Benefit Group Code, refer to the Commuter Benefit Group Code section. If you are currently sending something other than Y/N in Field 37 of your Profile Records, this is the section you will use. Your employees may be able to use the benefit differently than other employees in your organization, as defined by you.

If you want to learn more about the Commuter Benefit Group Code feature, reach out to your Relationship Management contact.

Commuter Eligibility

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

- Leave of absence
- Change to a location that does not offer the benefit

[10] The exception is if your program is set up to not allow your employees to make address changes to their profile.

- Other reasons as determined by the employer

> **Tip**
>
> *While termination is also a reason for making someone ineligible, it is recommended you enter a **termination date** rather than just making the participant ineligible.*

Click on the drop down arrow by the Commuter Benefit Group heading and select the appropriate response. **"Y"** means the employee is eligible to participate in the program and **"N"** means the employee 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
    - 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
    - Participants can still access the Participant Site while ineligible 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
        - Commuter credits will be available to use if the participant becomes eligible to participate in the future
- Change to the Commuter Benefit Group 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

- *Commuter Credit – Pre-tax funds that were not used for an intended benefit month. Credits can be a result of an unused returned pass to the transit agency, an unclaimed Pay Me Back expense, or the unused balance from a previous commuter program. Under this commuter benefit, commuter credits are used to off-set future pre-tax deductions.*

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.

Commuter Benefit Group Code

The ability to assign employees to different Commuter Benefit Group Codes allows an employer to offer the Commuter program with different rules under a single Employer ID. This feature should not be used if your employee eligibility can be identified simply using “Y” or “N”. Commuter Benefit Group Codes are customizable and can be up to 10-characters in length (alpha/numeric). There will always be a default “Y” Commuter Benefit Group Code for employees eligible to participate in your program (with no restrictions) and a default “N” Commuter Benefit Group Code for employees not eligible to participate in the program at all.

Refer to the Commuter Eligibility section above on how these rules are applied.

The following are examples of how the Commuter Benefit Group Code can be used:

- Identify employees within a Union eligible for Transit only, even though you offer both Transit AND Parking to non-Union employees
- Identify employees at different locations where different benefits and spending limits are offered
  - Location A employees may spend up to $800 per month in Transit and/or parking
  - Location B employees may spend up to $800 per month in Transit only
  - Location C employees may spend up to $800 per month in Transit and/or up to $260 per month in Parking
  - Location D employees are not offered any benefit at all
- Establish different spending limits for full-time and part-time employees
  - Full-time employees may spend up to $800 per month in Transit and/or Parking

    - Part-time employees may spend up to $260 per month in Transit and/or Parking
- Establish a de minimis fringe benefit for Partners in accordance with theregulation
    - Partners are allowed a maximum $21 per month on a pre-tax basis

You define the program offering rules for each Commuter Benefit Group Code establish . For example, if an employee is re-classified as part-time, the employee will only be able to place an order for up to the pre-tax maximum allowed by the IRS. In addition, his/hers existing order may be canceled if it no longer meets your Commuter Benefit Group Code offering.

- Change to the Commuter Benefit Group 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

The Commuter Benefit Group Code is only displayed on the Employer Site. The participant cannot see this designation; instead, it is the way the Commuter Program is offered that is the employee experience.

The above are examples only and your plan design may differ. Please reach out to your Relationship Management contact to learn more.

Employee Termination

Once you are aware of an eligible employee's termination, the ideal timing to enter the termination date is during the election period for the benefit month the employee will be gone. This will help to eliminate risk of fulfilling an order that the former employee may not be able to pay for with payroll deductions. For example, if you're program cut-off date is the 10th of each month and 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 8/10.

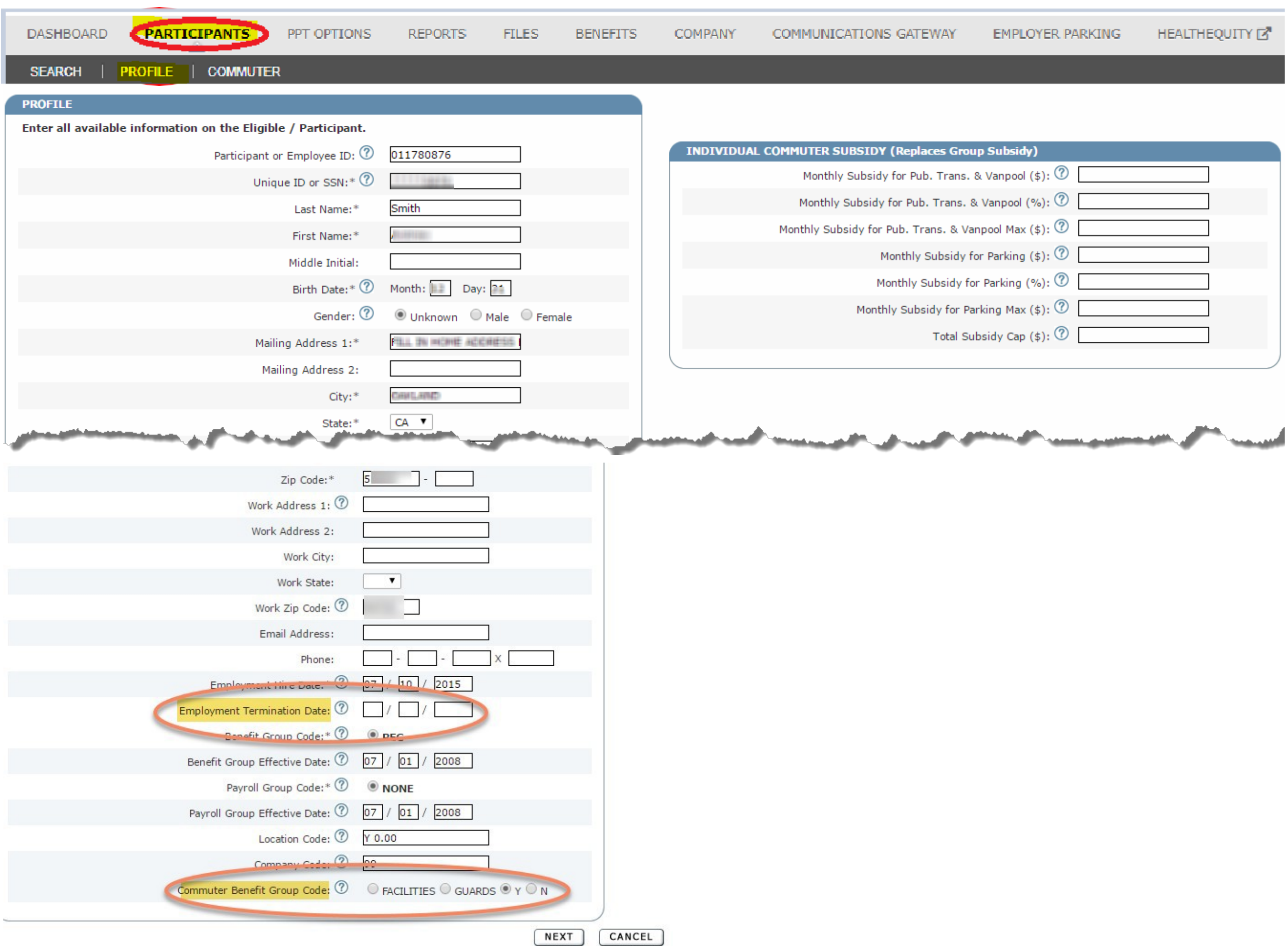
If the termination date already passed or is in the next 30 days or less, you should enter the date immediately.

☞ **Reminder**

Employers are expected to pay for all processed orders, regardless of the status of the employee's payroll deductions. Refunds or credits cannot be issued if an order has already been processed but the participant terminates prior to the benefit month.

Click on the *Update Profile* link on the right of the screen.

The employee's profile as it currently exists in the database is displayed. Scroll down on the page until you see "*Employment Termination Date*"



Enter the employee's termination date (MM/DD/YYYY). You do not need to modify the Commuter Benefit Group Code. This will automatically change to "N" once the record is saved. Click **Next**. Acknowledge/correct any advisories then **Save** the record.

☞ **Reminder**

Commuter eligibility status changes to Not Eligible once a termination date is entered. Be careful not to enter a termination date too soon. *Once a participant is made ineligible, all pending orders will be canceled. If the termination is more than two months from the date you enter it, pending orders may be canceled too soon.*

The following processes are made based on the latter of the termination date or the date when the termination date is entered. So if today is 8/15 and the termination date is 8/31, the termination processes begin effective 8/31; but if today is 9/5 and the termination date is 8/31, the termination processes begin effective 9/5

- *Forfeiture – Pre-tax funds intended for use in the commuter program but returned to the employer after the terminated participant's last day to spend the funds has been reached*

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)
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 processed if the termination date is entered between the 11th and the last day of the month (regardless of termination date)
Payroll File	No deductions beginning with the first benefit month canceled (deductions for processed orders will still be included in the payroll file)	No deductions beginning with the first benefit month canceled (deductions for processed orders will still be included in the payroll file) While Pay Me Back and Commuter Parking Card orders may have been canceled, the deductions taken for the unfulfilled orders are considered forfeitures.
Commuter Card	Participant has 90 days[11] 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.
Commuter Credits[12]	Since the participant cannot place any more orders, commuter credits are forfeited to the employer	Since the participant cannot place any more orders, commuter credits are forfeited to the employer

[11] Measured from the latter of the termination date or the when the termination date was entered

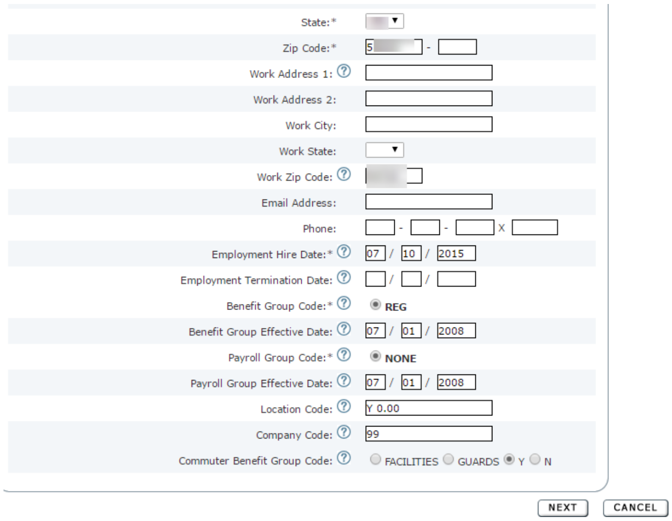
[12] Pre-tax funds that were not used for an intended benefit month. Credits can be a result of an unused returned pass to the transit agency, an unclaimed Pay Me Back expense, or the unused balance from a previous commuter program. Under this commuter benefit, commuter credits are used to off-set future pre-tax deductions.

Employee Demographics

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

From the full profile page, you can make updates to any of the fields. 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, Last 4 of ID, Date of Birth, and Home Zip Code) 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 five (5) fields.

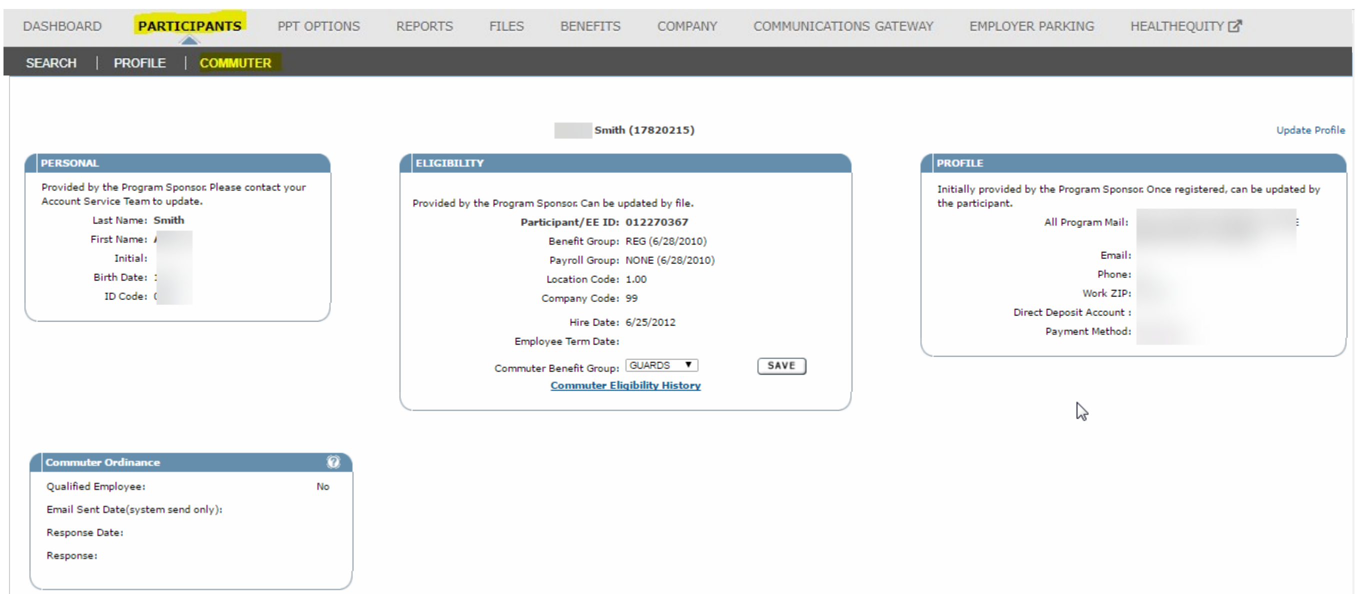
For more detailed information about each of the data fields, refer to the *Add Eligible Employee* section later in this chapter.



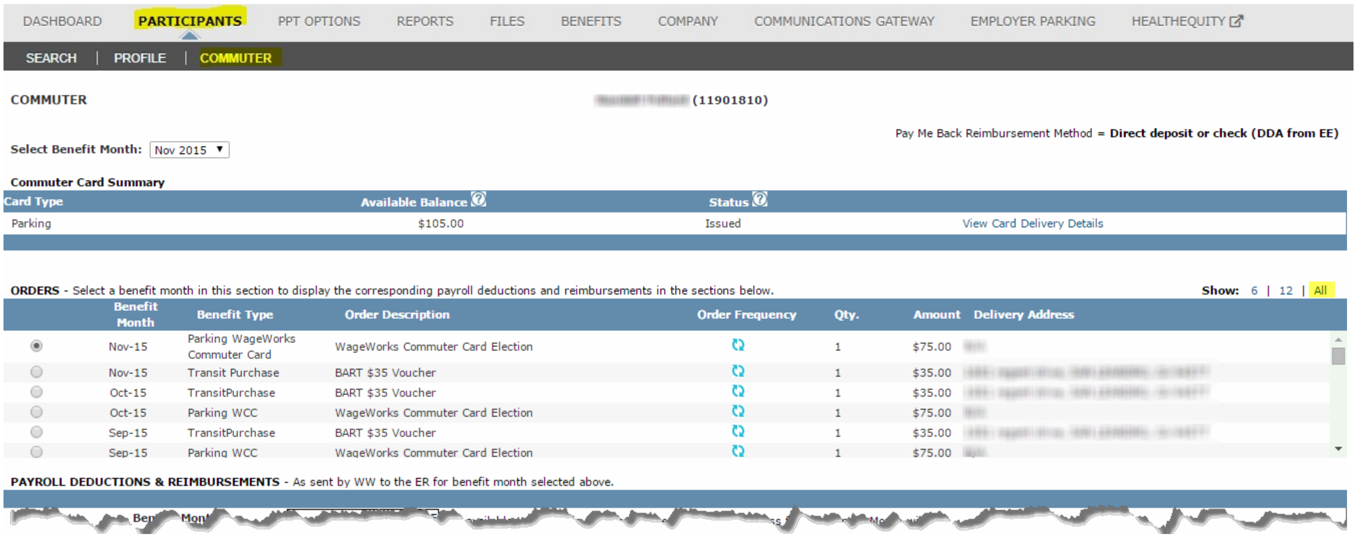
View Participant Activity

Another common task using the Participants tab is to view individual participant ordering history and payroll. 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 but to view a single participant's ordering history.

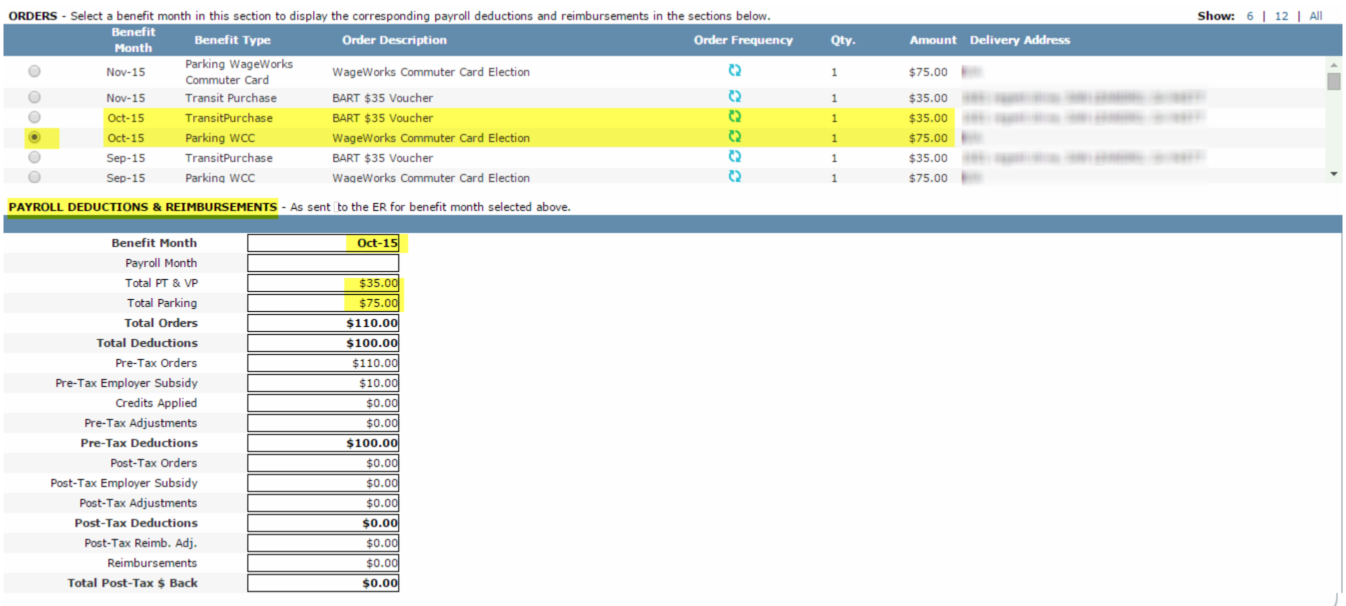
Locate the employee record you wish to modify, using the Search function described earlier. From the abbreviated Profile view, click the sub-menu item, Commuter



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.

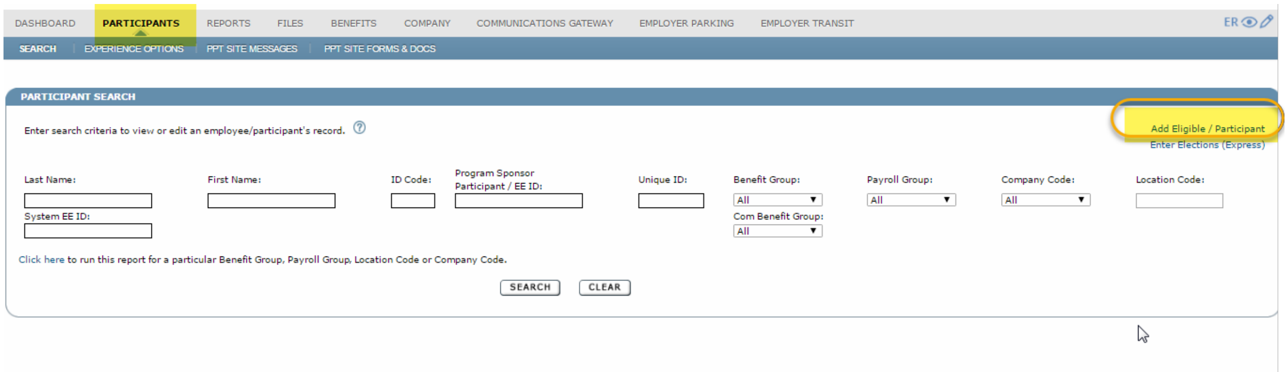


The payroll deductions as reported by the system to the employer are visible by selecting an election under the Orders section. For multiple orders in a single benefit month, the total payroll deduction amounts are listed by benefit type. If the election period for the benefit month is still open, the payroll data fields will not be populated.

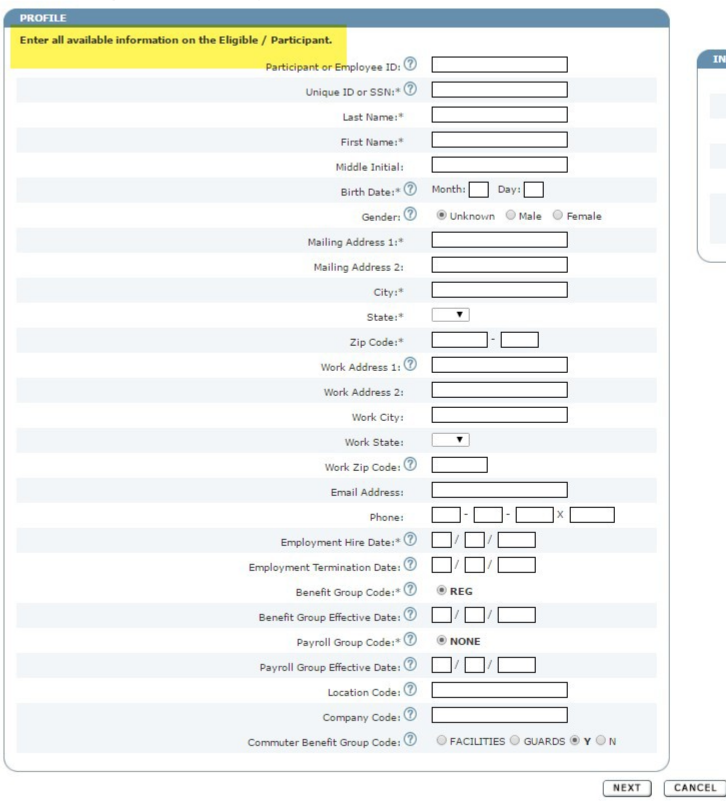


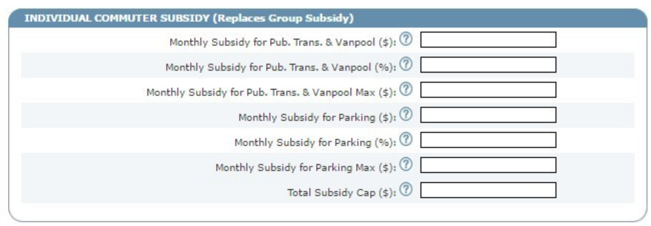
Add Eligible Employee

If your access permits, you will be able to see the link to add an eligible employee. The “Enter Elections (Express)” functionality does not relate to the Commuter Program and is not addressed in this document.



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 (*****).

- **Participant or Employee ID**: This is an employer defined value used to identify your employee. For security reasons, this field should not contain the employee’s full social security number. If the value for this field is at least 9 numeric digits, it can also be used in the Unique ID fieldnext.

- ***Unique ID or SSN**: This is a unique, 9 to 11 digit value that the program uses to identify your employees. It is common for employers to use numbers such as the employee ID, social security number or combination of the two.
  - 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 the last four (4) digits of this number.
  - For security reasons, this value is not displayed on the Employer Site[13] or in the online reports.
- ***Last Name**
- ***First Name**
- **Middle Initial**
- ***Birth Date**
- **Gender**
- ***Mailing Address 1**– *Participants can change this value once they create a user profile*
- **Mailing Address 2**– *Participants can change this value once they create a user profile*
- ***City**– *Participants can change this value once they create a user profile*
- ***State**– *Participants can change this value once they create a user profile*
- ***Zip**– *Participants can change this value once they create a user profile*
- **Work Address 1 & 2**
- **Work City, State & Zip**
- ***Email address**– *Participants can change this value once they create a user profile*
- **Phone**
- ***Employment Hire Date**
- **Employment Termination Date**
- **HSA Separation Date (***does not apply to this program)*
- ***Benefit Group Code** – *Typically the Code implemented with your program is displayed and selected as the default. Unless otherwise instructed, you should not need to select another value. For more information about the use of this code, ask your Relationship Management contact.*
- ***Benefit Group Effective Date** – *This date is usually the hire date. For questions about the values for this field, ask your Relationship Management contact.*
- ***Payroll Group Code** – *Typically the Code implemented with your program is displayed and selected as the default. Unless otherwise instructed, you should not need to select another value. For more information about the use of this code, ask your Relationship Management contact.*
- ***Payroll Group Effective Date** – *This date is usually the hire date. For questions about the values for this field, ask your Relationship Management contact.*
- **Location Code** – *An optional field to identify an employee's geographic location as defined by the employer*
- **Company Code** – *An optional field to identify an employee's company or division as defined by the employer*
- **Commuter Benefit Group Code –** *Select from the available options. Programs that do not use a custom Commuter Benefit Group Code will see only "Y" or "N". The default selection is 'Y".*

☞ **Tip**

Use of location and/or company codes is optional but depending on how your program was set up, these codes may be required for reporting or payroll file purposes. Refer to any implementation documents for what data is used to populate the fields. If you are unsure about what to use, please reach out to your Relationship Management contact for assistance.

[13] Depending on your access, you may have visibility to this value on the Files tab.

To add a subsidy element to the employee's profile, use the subsidy fields available on the right side of the screen. The next section covers subsidies in detail. Once the profile and subsidy elements (if applicable) are entered, you can click **Next**. Acknowledge/correct any advisories then **Save** the record. Your eligible employee can now participate in your commuter program.

Commuter Subsidy

If you offer a commuter subsidy to employees, you can configure the amount of subsidy offered to a particular employee. You will not need to complete this section if your program was implemented with a company-wide subsidy (all employees are eligible and receive the same subsidy).

Subsidies are employer provided payments an employee can use towards the purchase of an eligible commute expense. Subsidies are not required, but if a subsidy is offered, the total pre-tax deduction allowed for a participant will be the subsidy PLUS any pre-tax deduction not to exceed the monthly maximum for the benefit. If you have questions about your existing subsidy or are considering adding or changing an existing subsidy, please reach out to your Relationship Management contact.

The following are the fields available for configuring an employee subsidy. Examples utilize the pre-tax limits as set by the IRS effective January 1, 2016. These figures are subject to change and are used for illustrative purposes only. You can verify the current pre-tax limits via the *Commuter* sub-menu on the **Benefits** tab.

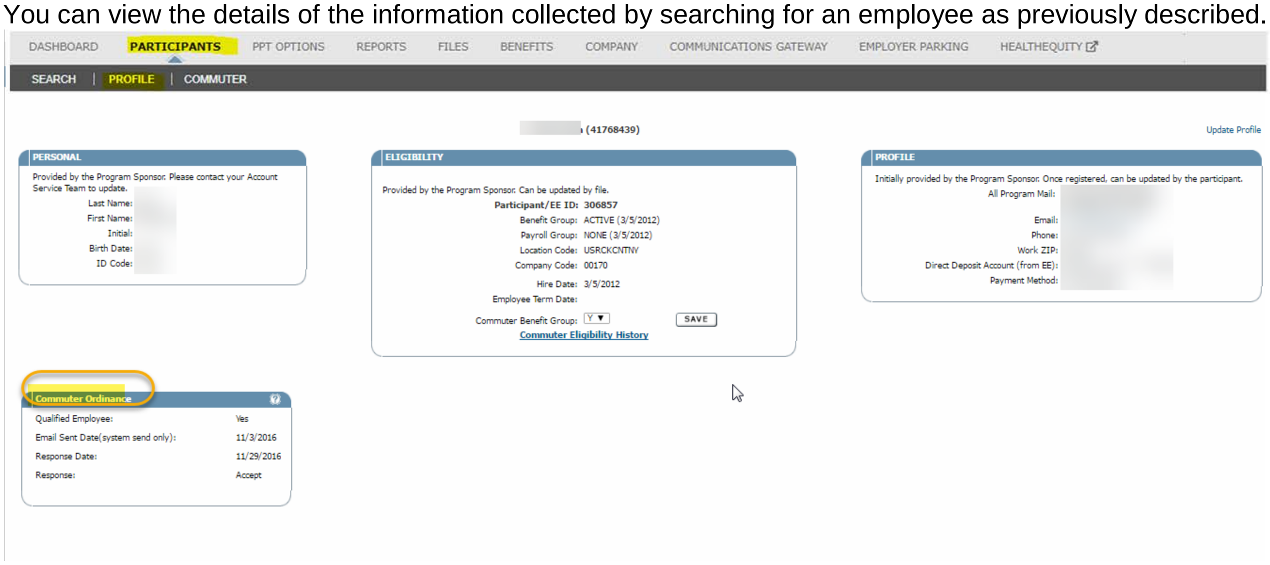
- **Monthly Subsidy for Transit & Vanpool ($)** - *A flat subsidy amount, such as $50. The subsidy will be calculated as 100% of the participant's transit and/or vanpool order and apply up to $50 towards the election*
    - Participant A elects a $40 pass; he receives a subsidy of $40
        - Pre-tax deduction = $0
    - Participant B elects a $200 pass; she receives a subsidy of $50 (maximum offered)
        - Pre-tax deduction = $150 ($200 - $50)
- **Monthly Subsidy for Transit & Vanpool (%)** - *A subsidy calculated as a percentage of the total election, such as 50% of the participant's transit and/or vanpool order*
    - Participant A elects a $40 pass; he receives a subsidy of $20 ($40 x 50%)
        - Pre-tax deduction = $20 ($40 - $20)
    - Participant B elects a $260 pass; she receives a subsidy of $130 ($260 x 50%)
        - Pre-tax deduction = $125 ($255 - $130)
        - Post-tax deduction = $5 ($260 - $255)
- **Monthly Subsidy for Transit & Vanpool Max ($)** - *Used with the percentage subsidy above to set the maximum value for the subsidy, such as 50% of the participant's transit and/or vanpool order up to $50 towards the election.*
    - Participant A elects a $40 pass; he receives a subsidy of $20 ($40 x 50%, up to $50)
        - Pre-tax deduction = $20 ($40 - $20)
    - Participant B elects a $260 pass; she receives a subsidy of $50 ($260 x 50% up to $50)
        - Pre-tax deduction = $205 ($255 - $50)
        - Post-tax deduction = $5 ($260 - $255)
- **Monthly Subsidy for Parking ($)** - *A flat subsidy amount, such as $50. The subsidy will be calculated as 100% of the participant's parking order and apply up to $50 towards the election*
    - Participant A elects $40 towards parking; he receives a subsidy of $40
        - Pre-tax deduction = $0
    - Participant B elects $250 towards parking; she receives a subsidy of $50
        - Pre-tax deduction = $200 ($255 - $50)
- **Monthly Subsidy for Parking (%)** - *A subsidy calculated as a percentage of the total election, such as 50% of the participant's parking*
    - Participant A elects $40 towards parking; he receives a subsidy of $20 ($40 x 50%)
        - Pre-tax deduction = $20 ($40 - $20)
    - Participant B elects $255 towards parking; she receives a subsidy of $127.50 ($255 x 50%)
        - Pre-tax deduction = $127.50 ($255 - $127.50)
- **Monthly Subsidy for Parking Max ($)** - *Used with the percentage subsidy above to set the maximum value for the subsidy, such as 50% of the participant's parking order UP to $50 towards the election.*
    - Participant A elects $40 towards parking; he receives a subsidy of $20 ($40 x 50%, up to $50)
        - Pre-tax deduction = $20 ($40 - $20)
    - Participant B elects $255 towards parking; she receives a subsidy of $50 ($255 x 50% up to $50)
        - Pre-tax deduction = $205 ($255 - $50)

- **Total Subsidy Cap**- *Used when both a transit and parking subsidy are offered. It is the maximum amount to be paid when a participant receives a subsidy for both benefits, such as a maximum of $100 for transit or $100 for parking, but a maximum of $150 if the employee elects both benefits.* Default configuration is to apply the subsidy to the transit order first
  - Participant A elects a $40 pass and $100 towards parking
    - Participant A receives a $40 transit subsidy and a $100 parking subsidy totaling $140
    - Pre-tax transit deduction = $0
    - Pre-tax parking deduction = $0
  - Participant B elects a $200 pass and $150 towards parking
    - Participant B receives a $100 transit subsidy and a $50 parking subsidy totaling $150
      - Maximum transit subsidy is $100
      - Maximum parking subsidy is $50
    - Pre-tax transit deduction = $100 ($200 - $100)
    - Pre-tax parking deduction = $100 ($150 - $50)

Commuter Ordinance Reporting

Your program includes an option for employers that may have certain notification and/or reporting requirements for locally mandated Commuter programs. Identifying specific employees as “qualified” for Commuter Ordinance Reporting is set via the Profile (PRO) Records only. Alternatively, all employees can be defaulted as qualified, even those that may not be. As an additional feature, the system can generate an electronic notification to qualified employees that you offer a Commuter Benefit Program and track the participant’s response to the notification.

You can view the details of the information collected by searching for an employee as previously described.



While we do not provide tax or legal advice, you can learn more about some of the Commuter Ordinances directly from the enforcing agencies listed below. Please check with your own legal professional about these and other locations and/or if you are required to comply.

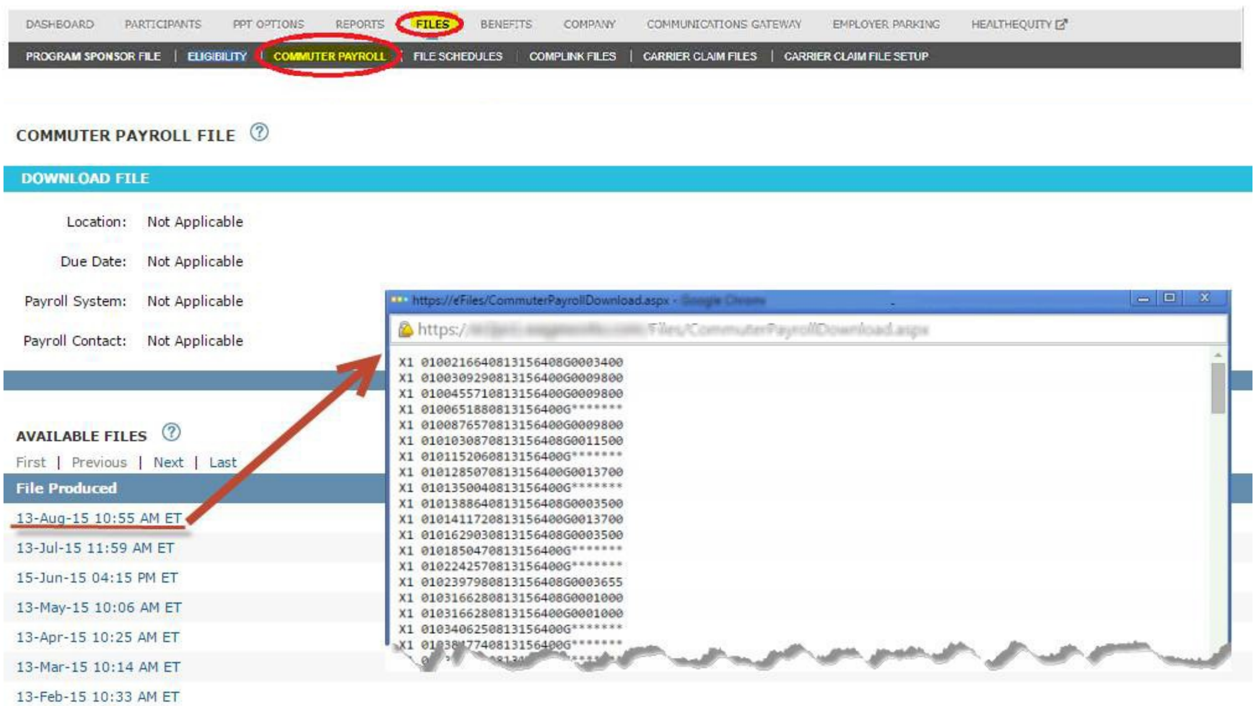
- New York City
- San Francisco
- Bay Area (CA)
- Washington, D.C.

RETRIEVING PAYROLL INFORMATION

Commuter Payroll File – Custom

Employers who implement the retrieval of a custom built payroll file from the Employer Site will find their file on the Files tab under *Commuter Payroll File.* Files are created once per month and delivered after the close of business (Pacific Time) on the agreed business day each month after the order cut-off. Your designated Payroll File contact will receive an email when the file is posted to the site.

- Click on the file name you wish to download (located under the File Produced column-heading).
- The .html version of the report will then appear on your screen.
- Click on **File/Save As** to save the document. Be sure to save as a .txt (Text) File Type.
    - o Depending on your browser, you may need to right click to see the **Save As** option
- Save the file to your dedicated folder on your computer or network.

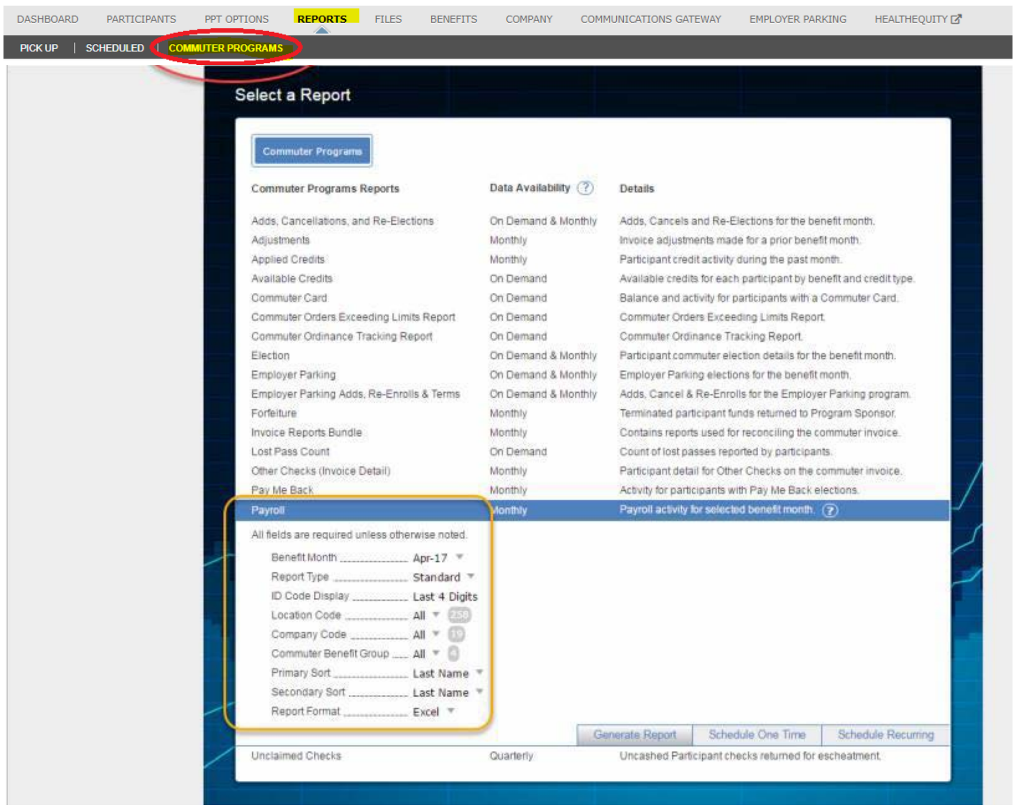


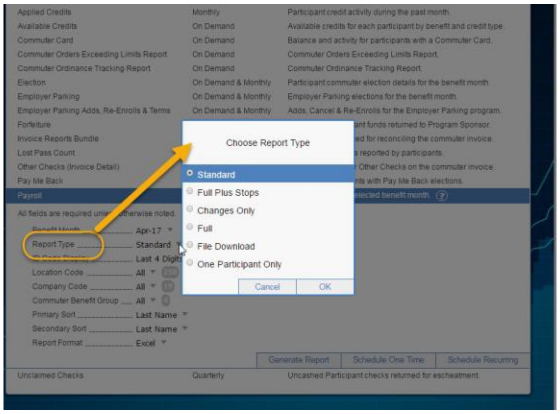
Commuter Payroll File – Online Report

Click here to locate the online report on the Employer Reporting Suite Page.

Commuter Payroll File – Employer Reporting Suite Page

Employers who implement the Online Payroll option will find standardized files available for download on the Reports tab. Download functions require Office 97 or Office 2000 SR-1 compatibility. From the Commuter Programs submenu, click on *Payroll* from the Select a Report page*.* Files are created once per month and available after the close of business (Pacific Time) on the agreed business day each month after the order cut-off. Your designated Payroll File contact will receive an email when the report is available





The online payroll report is available in various formats, with the Excel version as default. The following Report Types are available:

- **Standard** – All payroll deduction information, including rows where the payroll deductions equal $0. This occurs when the election is covered in full by a subsidy. In addition, this version of the report provides the count of billable participants included in your monthly invoice. or program credit. This does not include stops for canceled elections.
- **Full Plus Stops** – All payroll deduction where the total deduction amount is greater than $0 PLUS records where the payroll deduction is stopped (the total deduction equals $0). Elections covered in full by a subsidy or program credit are not reported in this file.
- **Changes Only** – Only payroll deductions where the deduction amount is different from the previous month. Change indicators in the file including *Add, Change* and *Stop*
- **Full** – All payroll deduction information where the total deduction amount is greater than $0
- **File Download** – This option allows you to choose from pre-formatted payroll file layouts. Click here to view the options available.
- **One Participant Only** – This option allows you to display the payroll record for a single participant. Follow the online instructions to locate specific records to display and/or download.

After selecting your report type and any other parameters you desire, click the option for how you want to deliver your report:

- **Generate Report** – Creates the report immediately and makes the report available for download from the Pick Up page for 48 hours
- **Schedule One Time/Recurring** – Schedule one-time or recurring reports based on specific parameters such as date range.
  - You can also distribute to multiple recipients with report access.
  - Once produced, the reports are available for download for 30 days.

You can also view the presentation for more information about the Employer Reporting Suite.

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 on the site.

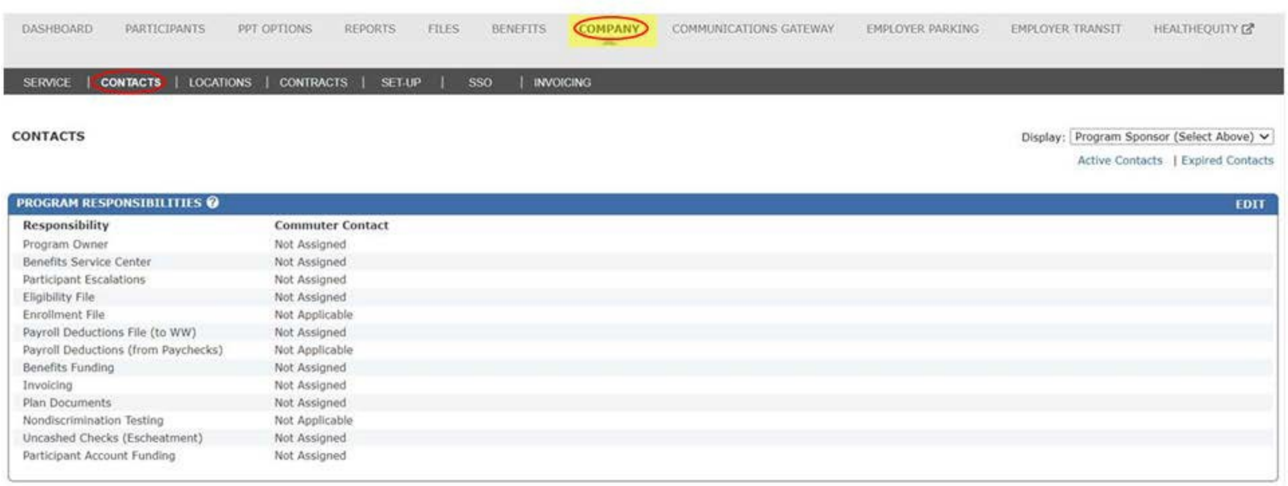
The description of the various roles is listed in the table below.

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.
Eligibility File	Responsible for the information in and/or transmission of the Eligibility File that contains records of the employees eligible to participate in your program. This person will be contacted if there are any issues related to this file (including format, records or timeliness). If you do not use Eligibility Files to transmit data, name the contact responsible for providing program eligibility.
Payroll Deductions File	Responsible for retrieving the file and affecting the noted deductions from employee paychecks. This person will be contacted if there are any issues related to employee payroll deductions for Commuter Benefits.
Invoicing	Responsible for processing the monthly invoices. The invoice will be sent to this person (in addition to any others selected for the distribution list) and will be contacted for all matters regarding the collection of the invoiced amount.
Escheatment	The contact who will receive all correspondence and payments related to participant reimbursements identified as unclaimed property, such as uncashed checks.

To view the Responsibility Contacts for your program, navigate to the *Contacts* sub-menu page on the **Company** tab.

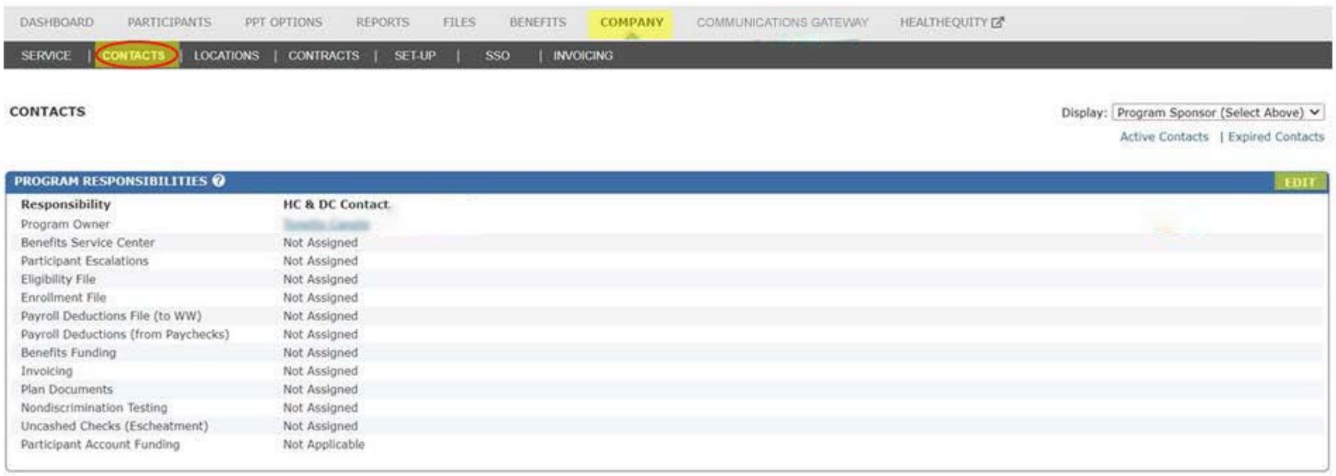
Descriptions of the program responsibilities can also be viewed directly from the page.



Assigning a Responsibility

Program Responsibility Contacts help us to help you administer your Commuter Benefits program. The Program Responsibility Contact is the appropriate person to call regarding a particular subject.

Access to modify these settings is restricted. Only a “Super” user can assign a responsibility. Click the *Edit* link to change a user’s responsibility. If no current user has the ability to assign a responsibility, reach out to your



Click the drop-down arrow to view/select the users who can be assigned a responsibility.

Click **Save** when done.

Levels of Access

When adding an administrative contact for your program, you will need to determine if the contact will be assigned any **Program Responsibilities** 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 *Invoicing Responsibilities* 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.*

The HR Generalist provides all support for benefits across two of several locations of your company. The Generalist needs access to the Employer Site to update profile data for employees in the locations he supports. The Generalist will not be assigned any program responsibilities, but will be added to the Employer Newsletter and Commuter Fare Alerts distribution lists, and given a *Basic* access level plus a special privilege to update eligibility data, with visibility to only the employees at the two locations he supports.

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
Eligibility File Processing Results	Email of results of processing a file of profile eligibility records	Per file
Payroll File Availability	Email when the Commuter Payroll File has been made available	Per file

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.

Access Type	Description
Reports	Access to the Reports tab only. Content Restrictions may apply
HC & DC Funding Report	*Not used for the Commuter Program*
Employer Parking	Access to the Employer Parking tab only. Content Restrictions may apply. Only Employer Parking Special Privileges can be applied.
Employer Transit/Vanpool	Access to the Employer Transit tab only. Content Restrictions may apply. Only Employer Transit/Vanpool Special Privileges can be applied.
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 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[14]	Enter/Change Eligibility & Enrollment Records	
	Enter/Change Eligibility & Enrollment Records (Commuter Only)	Used if non-commuter programs are offered
Reports	View Full Unique ID (SSN)	Reports will download with privileged data, such as complete SSN
Files	View Files & File Records	Access to the Files tab and sub-menu pages
	Upload Eligibility File Download Commuter Payroll File	Ability to upload files Access to the Commuter Payroll File
Employer Parking	View Employer Parking Reports View/Assign/Manage Employees	
	View/Assign/Manage Locations	
Employer Transit/Vanpool	View/Assign Manage Programs	
	View/Assign/Manage Employees View Employer Transit Reports	

Content Restrictions

These restrictions can only be utilized if the employee profile records include an appropriate value in the designated field. Review the table to confirm the field of the Program Sponsor File (PSF) record layout that must be populated to use these restrictions. If no PSF record is use, these are the same field names used when entering/modifying a participant's profile online.

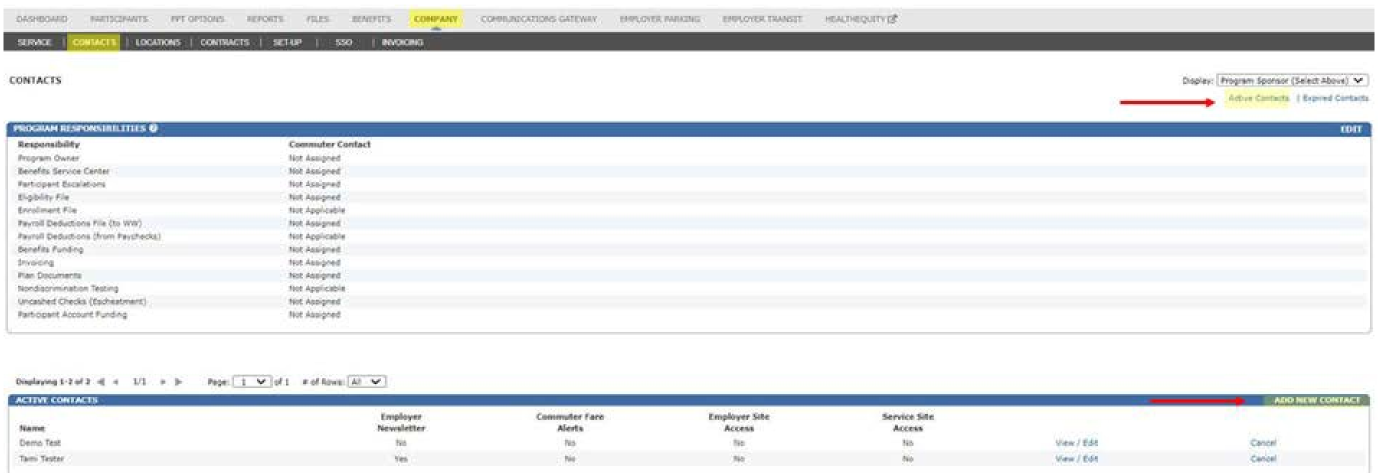
[14] On the site, these privileges are listed under **Company** but relate to the **Participants** tab.

Restriction	Comment
Benefit Group	Field 24 of Profile Record
Payroll Group	Field 26 of Profile Record
Location Code	Field 28 of Profile Record
Company Code	Field 29 of Profile Record
Com. Benefit Group	Field 37 of Profile Record
None	Default (no restriction)

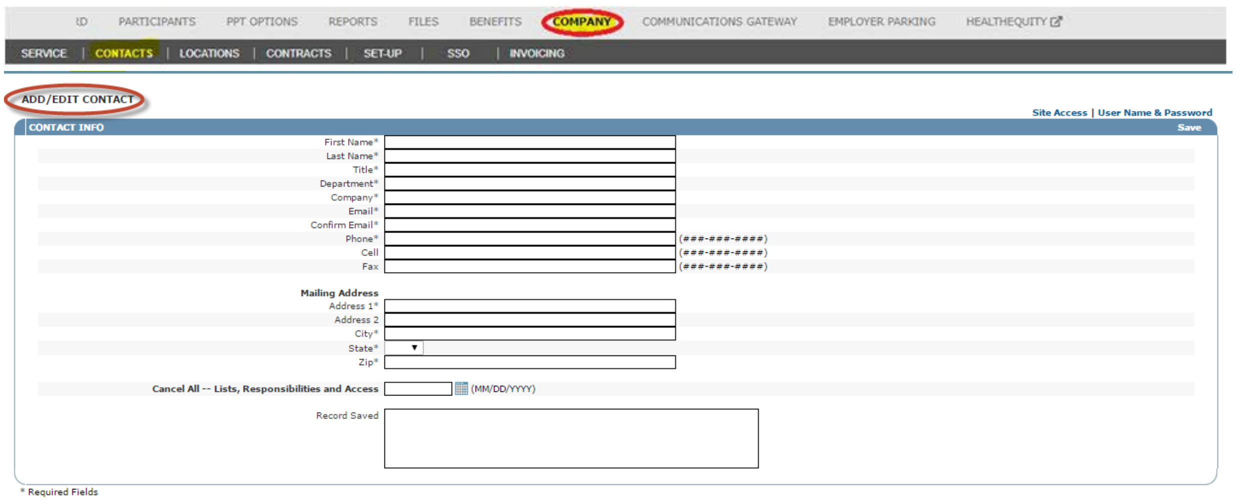
Adding a New Contact

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.

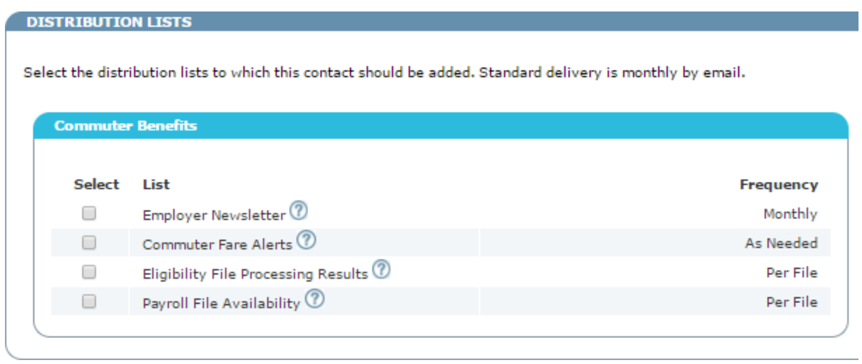
Click the *Active Contacts* link on the top right section of the page. From the *Active Contacts* window, click **Add New Contact**.

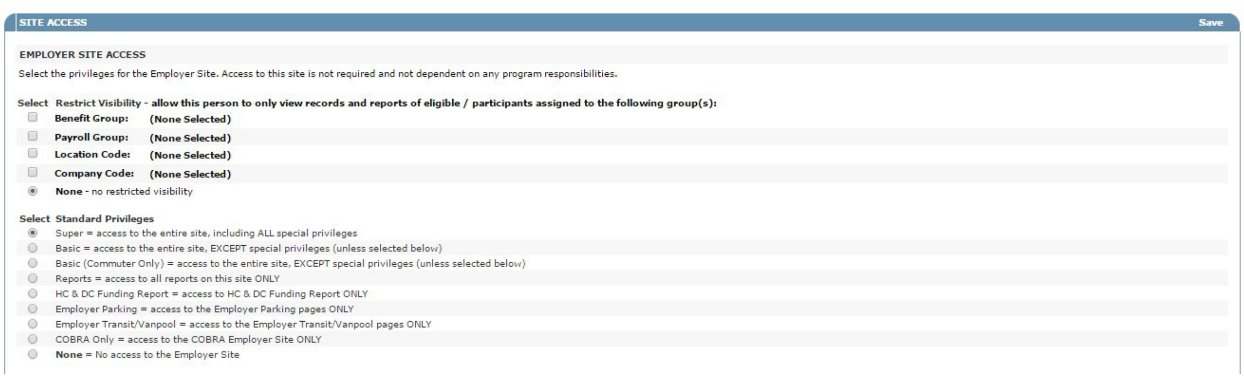


Fill in the contact information. Fields with an asterisk (*) are required. The **Cancel All** section will auto-populate when you cancel a user's access. The **Record Saved** box logs the changes to a user's access, such as a password changes.



You can then select the rest of the options for Distribution Lists and Site Access. The distribution lists are explained via the Help icons after each list named. The Site Access is explained in the earlier section, [Levels of Access](#).



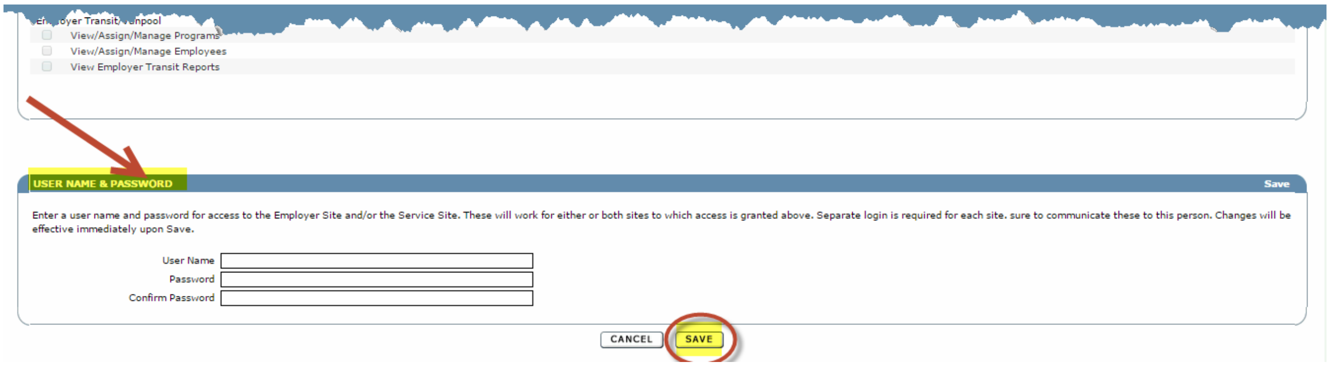


If your contact will not be given access to the Employer Site, navigate to the bottom of the screen without selecting a Site Access privilege and click **Save.** You will be returned to the *Contacts* sub-menu page.

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.

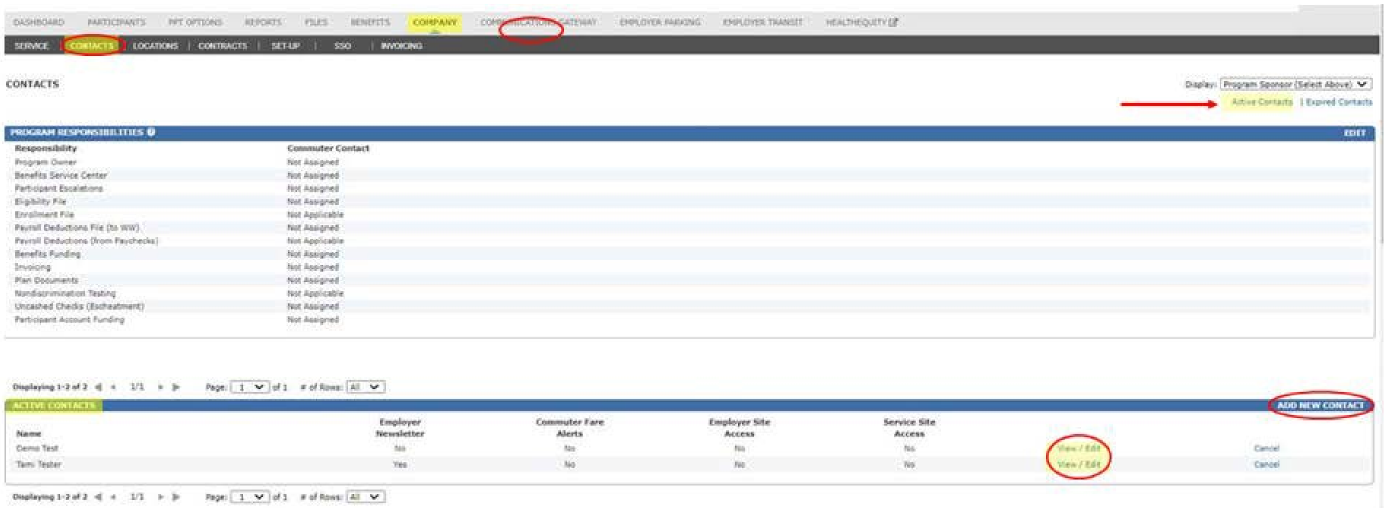
Be sure to notify the contact of their login credentials. You should include the URL for the Employer Site, their Username and Initial password. It may be helpful to let them know they will be required to change their password the first time they enter the site.

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
    - o *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. Click the Active Contacts link or 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

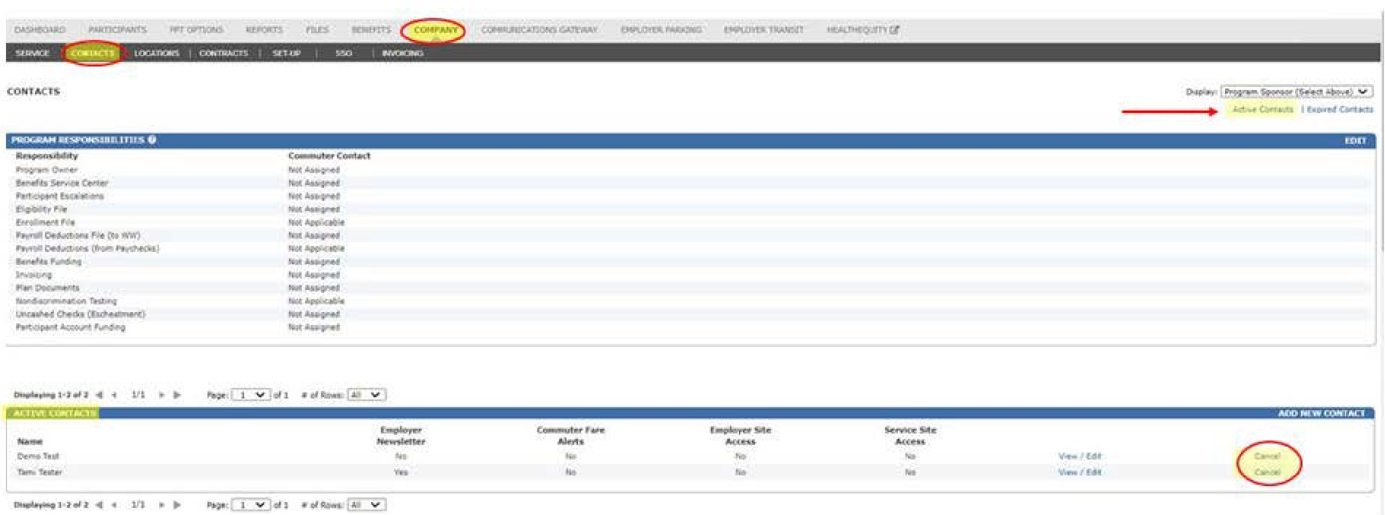


On the *Add/Edit Contact* page, you can make the changes required. Refer to the Levels of Access and Adding a New Contact sections for the definition of fields that can be modified. Be sure to click **Save** when you are done with your edits.

Canceling a Contact

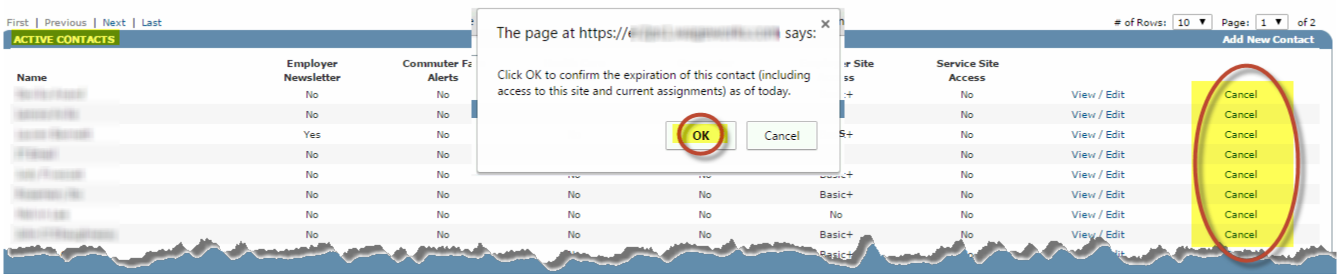
In the event a contact's status changes such that commuter-program responsibilities are eliminated, access to the Employer Site is no longer required, and/or email notifications should stop you should cancel the contact's privileges as soon as possible.

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

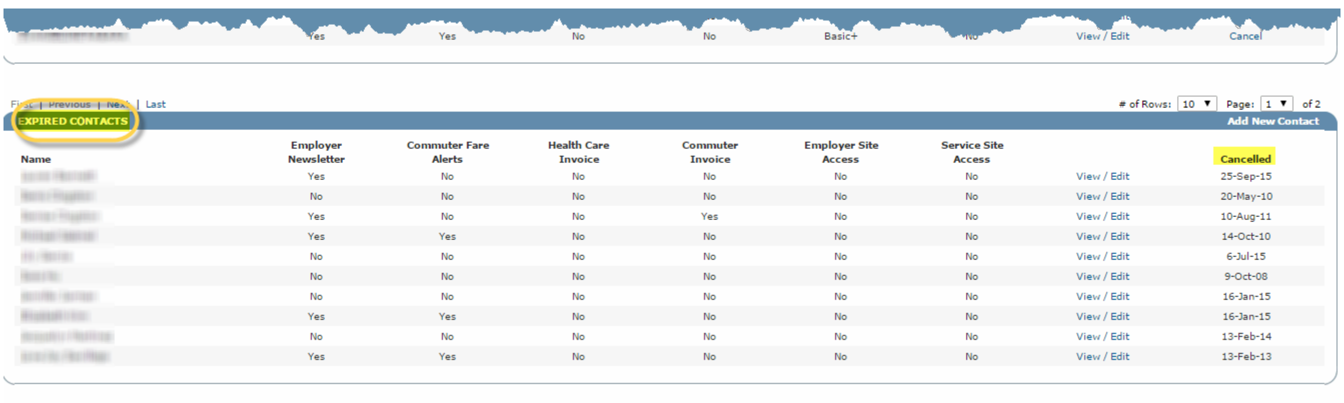


Locate the appropriate contact. Contacts are listed in alphabetical order by last name. Remember, your contacts list page defaults to display 10 rows at a time. Click the *Cancel* link of the appropriate contact.

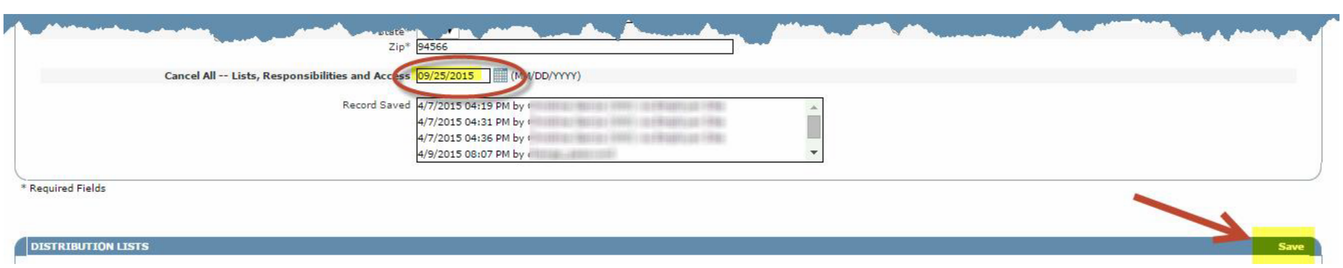
A pop-up message will appear and requires your confirmation to continue. Click OK to continue.



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.

Commuter Invoices

There are two separate invoices for your Commuter Program. Invoices are emailed to the designated contact. To change who receives the email, notify your Relationship Account Management contact with the name and email address of the designated contact. The invoices can be sent to different recipients.

- Commuter Funding Invoice – Generated shortly after the close of your election period. The invoice is due by the 5th of the following month and includes the cost of orders for the coming benefit month. Please refer to your contract for the specific items that may be included in this invoice.
- Commuter Fees Invoice – Generated monthly on the 23rd of the month and due according to your payment terms. The invoice includes the monthly participant fee due for the coming benefit month. Please refer to your contract for the fee amount and payment terms.

☞ **Reminder**

The contact assigned with the **Invoicing Responsibility** does not receive the invoices. This is the person we contact in the event of any questions/concerns regarding your billing.

While your invoices may currently be sent to multiple contacts, we encourage you to provide a single email with a generic email set as a distribution list (e.g. ap@client.com) to ensure that we continue to have a valid invoice recipient contact in the event of turnover.

Reach out to your Relationship Account Management contact to make any billing notification changes.

Refer to the **Commuter Invoice Guide** for detailed information about how to read the invoice and what reports to download in support of the invoice line items.

Invoicing

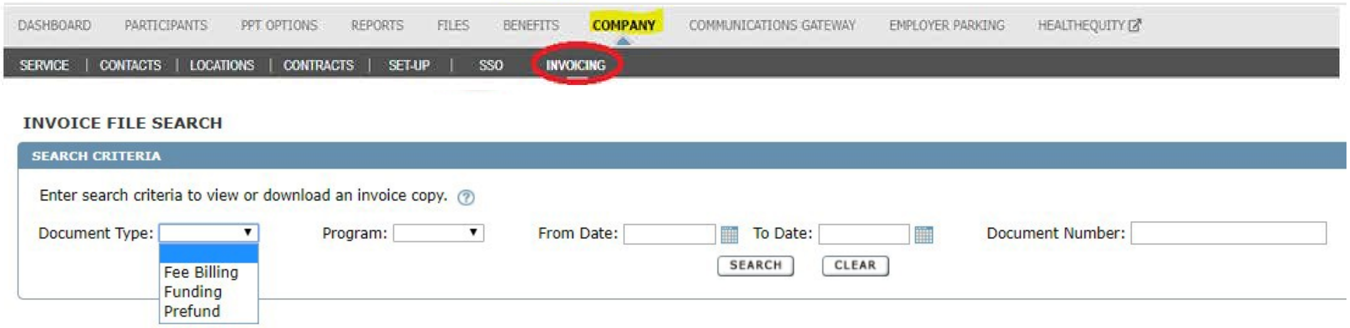
In October 2017, the online invoice search feature was released. Access for this feature is limited so reach out to your Relationship Management contact for details.

The key benefits to this new functionality include:

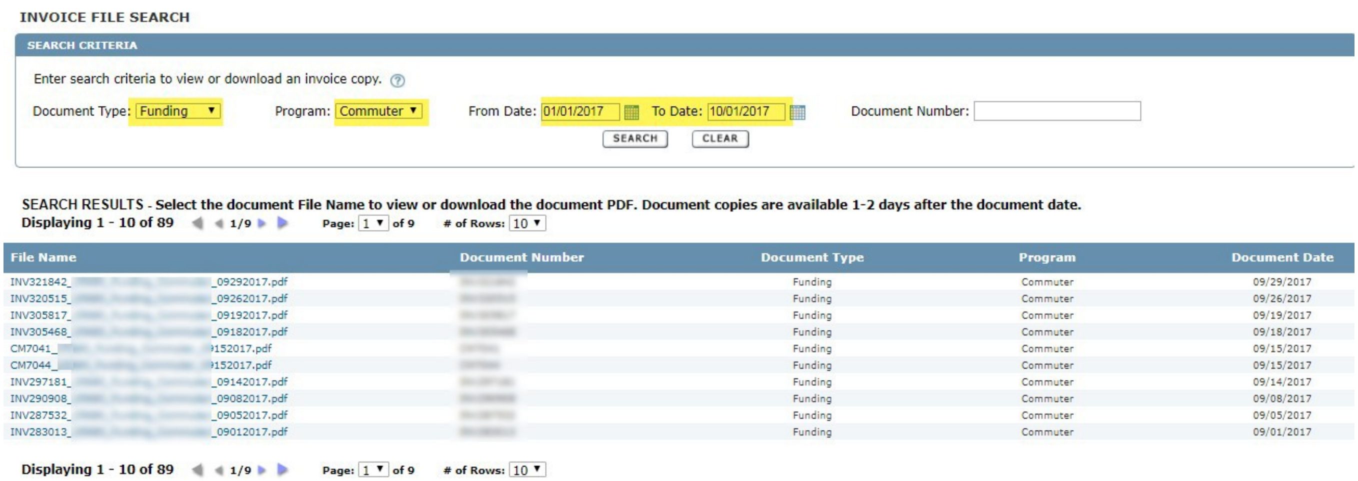
- Search for past invoices by type, program, date or number
- Download copies of fee billing and funding invoices, and funding credit memos
- Obtain replacement invoices as needed

From the *Company* tab, click the *Invoicing* sub-menu link.

Select any of the search criteria to quickly locate your document:



You can enter one or more items to your search. Note that the earliest document available to view and download is from February 2017.



See the section above for a description of the document types.

FREQUENTLY ASKED QUESTIONS

What browser is required to use the Employer Site?

The Employer Site displays a warning message upon login if the user's browser is not one of the following:

- Internet Explorer 11 or later
- Microsoft Edge 13 or later
- Google Chrome
- Safari
- Firefox

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 are Commuter Credits?

Commuter Credits are pre-tax funds that were not used for an intended benefit month. Credits can be a result of an unused returned pass to the transit agency, an unclaimed Pay Me Back expense, or the unused balance from a previous commuter program. Under this commuter benefit, commuter credits are used to off-set future pre-tax deductions.

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[15]. 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 card 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 and no future elections can be made. 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).

[15] 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.

Why can't I refund commuter pre-tax deductions to my employee[16]?

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."

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