



Qualified Transportation Expense Frequently Asked Questions

What is a Qualified Transportation Expense Program?

A Qualified Transportation Expense Program is a nationwide voluntary program that allows employees to pay for their qualified commuting and work-related parking expenses, to and from work, using pre-tax dollars. There are two types of Qualified Transportation Expense Program accounts: *Mass Transit Expense Accounts* and *Parking Expense Accounts*.

How will it benefit me to enroll in the Qualified Transportation Expense Program?

The money used to pay for transportation expenses, within IRS limits, are pre-tax dollars. This money is not subject to federal, state (in most states) and FICA taxes. Therefore, you can save hundreds of dollars a year by using this benefit ... depending on your contribution level.

How does a Qualified Transportation Expense Program work?

You must elect a Qualified Transportation Expense Account through your employer. This allows your employer to make payroll deductions based on your monthly elected amount. When expenses are incurred, you can use your EBPA Benefits Card, similar to a credit card, to pay for these expenses, or you may request reimbursement of the expenses, via a reimbursement claim form with appropriate proof of payment.

What is a “qualified” Transportation Expense?

A “qualified” Transportation Expense Program means the expense must be eligible in accordance with IRS guidelines and must also be work related.

What expenses qualify for reimbursement under the Mass Transit Expense Account?

Mass Transit expenses are any pass, token, fare-card, or similar item entitling a person to ride on a mass transit vehicle or a commuter highway vehicle.

What is a commuter highway vehicle?

A commuter highway vehicle, or vanpool, must have a seating capacity of at least six adults, excluding the driver, and at least 80% of the vehicle’s mileage is for transporting employees between their residence and place of employment.



What expenses qualify for reimbursement under the Parking Expense Account?

Parking Expenses must be incurred by you, the employee, at or near your place work, or at or near an area from which you commute to work, utilizing mass transit, commuter highway vehicles, or carpools. This benefit cannot be used for expenses at or near your residence.

If my neighbor and I travel to work together, and I pay half of the gas expenses, are these qualified expenses under this plan?

No. Carpooling expenses are not qualified expenses under the qualified transportation program.

My spouse pays for parking as well. Is this a qualified expense under my plan?

No. In order for expenses to be qualified, they must be the expenses of the employee.

Can I use the Qualified Transportation Expense Program for the tolls I pay to commute to work?

No. Tolls are not considered qualified expenses under the Qualified Transportation Expense Program.

How do I contribute to my Qualified Transportation Expense Program?

Contributing to your Qualified Transportation Expense Program is easy. With your approval, deductions are withdrawn from your paycheck pre-tax.

What are the IRS limits for a Qualified Transportation Expense Program?

The IRS limits are currently \$230 pre-tax per month for Mass Transit and \$230 pre-tax for Parking Expense.

What is the EBPA Benefits Card?

The EBPA Benefits Card looks and works like a credit card. It allows employees to pay for eligible expenses at the point of purchase.

What are the advantages of a Benefits Card?

The EBPA Benefits Card eliminates the manual submission of forms for reimbursement. With a Benefits Card, payment is immediate. Without a Benefits Card, you must pay up front and wait for reimbursement.



How do I receive a Benefits card?

Once you sign up for the Qualified Transportation Expense Program, an EBPA Benefits Card will automatically be issued in your name and mailed to your home address. You have the option to use or not use the card.

How do I use my Qualified Transportation Expense Program account utilizing the Benefits card method?

When you incur a qualified expense, simply swipe your Benefits Card, and the funds will be automatically deducted from your Qualified Transportation Expense Program account. It is still necessary to save your receipts. EBPA will verify that expenses are "qualified", and may require that you submit written documentation.

How do I use my Qualified Transportation Expense Program utilizing the paper claim method?

You must submit a "Reimbursement Request Form" to EBPA for processing, along with any available receipts for those expenses. This form can be found on your employer's Reimbursement Account Information Network Page. You can submit this form electronically through our Secure Document Submission Portal at www.ebpabenefits.com. A link for this portal can be found on your Reimbursement Account login page. You may also fax your information to 1-603-773-4415 or mail to: EBPA Reimbursement Account Department, P O Box 1140, Exeter, NH 03833-1140. Once EBPA confirms your request and you are eligible for reimbursement, payment will be made by direct deposit into your account or by check mailed directly to your home.

Do I have to have a receipt for my parking or vanpool expenses?

Parking and vanpool expenses require a written receipt when available.

Once I sign up, am I obligated to remain in the plan for the remainder of the year?

No. You can withdraw from the plan at any time.

What happens if I leave the company?

If you leave the company you can continue to submit paper reimbursement requests for any dollars remaining in the account, as long as expenses were incurred prior to your termination date. You may not use the Benefits Card after your employment with the company terminates. The EBPA Benefits Card will be cancelled immediately upon your termination of employment. If you leave the company, your contributions to the Parking & Transit Program will be discontinued.

Questions?

If you have any questions, please call EBPA's Customer Service Department at **1-888-678-3457**.