

Commuter Benefits Guide 2024

Save more money by using pre-tax dollars to pay for
your job related mass-transit and parking expenses



COMMUTER SPENDING ACCOUNTS

WHAT IS A COMMUTER SPENDING ACCOUNT?

A Commuter Spending Account (CSA) is an employer-sponsored plan that lets you deduct dollars from your paycheck and put them into a special account that's not taxed. You can use these pre-tax dollars to pay for some, or all, of your job-related commuting expenses. Commuter spending accounts are exempt from federal and state income taxes and Social Security (FICA) taxes. When you use the money in your account to pay for qualified expenses, you avoid paying taxes on those dollars.

When you enroll in a CSA, you determine the amount of qualifying commuter expenses you will have each month during the course of your plan year. This amount will be deducted from your monthly paycheck(s) and placed in your CSA. As you incur eligible costs, you can submit a claim form and documentation of your costs to TAG (by toll-free fax or mail). TAG will reimburse you with funds from your CSA account, resulting in paying less federal and state income taxes and FICA taxes.



EXAMPLE SAVINGS PER MONTH:	Without TAG	With TAG	Savings*
Mass-Transportation	\$315	\$220	\$95
Parking	\$315	\$220	\$95
Total:	\$630	\$440	\$190

* The tax savings represented above are for illustration purposes only and vary among participants.

WHAT ARE QUALIFIED COMMUTER EXPENSES?

Commuter highway vehicle - A commuter highway vehicle is any highway vehicle that seats at least 6 adults (not including the driver). In addition, you must reasonably expect that at least 80% of the vehicle mileage will be for transportation between your home and work place with qualified passengers occupying at least one-half the vehicle's seats (not including the driver's).

Transit pass - A transit pass is any pass, token, fare-card, voucher, or similar item entitling a person to ride one of the following 1) On mass transit, or 2) In a vehicle that seats at least 6 adults (not including the driver) if a person in the business of transporting persons for pay or hire operates it. Mass transit may be publicly or privately operated and includes bus, rail, or ferry.

Qualified parking - Qualified parking is parking provided to employees on or near your business premises. It includes parking on or near the location from which you commute to work using mass transit, commuter highway vehicles, or carpools. It does not include parking at or near your home.

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FREQUENTLY ASKED QUESTIONS

How much can I get back during a period of coverage?

You can receive up to the monthly IRS maximum pre-tax toward the payment of transit and parking expenses. The maximum monthly pre-tax allowances are:

Qualified Commuter Expense	\$315 /month
Qualified Parking Expense.....	\$315 /month

When are transportation expenses “Incurred” or “Paid?”

The expense is incurred on the date the ride or commuting occurred. It’s considered paid, on the date you pay for the service. You won’t be reimbursed for commuter expenses incurred before your plan is in effect or after you’ve quit the plan. And the expenses must be incurred or paid during a monthly period of coverage that you’ve elected.

How do I get reimbursed for my commuter expenses?

To access available funds in your commuter spending, please use your commuter VISA® card for transit expenses and fill out a reimbursement request form and fax to (877)561-1661 for parking expenses. It is important that the request form is completed in its entirety to ensure efficient processing of your claims. *Important: Expense must have been incurred within the last 180 days to be eligible for reimbursement.*

What if my claim amount is greater than the balance in my commuter account?

If your parking claim amount is greater than the balance in your commuter spending account, TAG will reimburse you up to the amount that is in your account and hold the remainder of your claim until your account balance meets or exceeds the claim amount, at which time TAG will reimburse the remaining balance of your claim.

When can I enroll?

You can elect to contribute to a commuter spending account at any time during the year. To enroll in a CSA you will need to submit a completed election form to TAG by the 15th of the month prior to which you intend to participate. Newly hired employees will have the ability to enroll when your eligibility is in effect for your other group benefits. A TAG customer service representative can assist you with determining your eligibility by calling (877)506-1660.

PARTICIPANT SUPPORT

Please contact The Advantage Group (TAG) with any questions about Commuter Spending Accounts.

Mailing Address: The Advantage Group
43471 Ridge Park Drive, Ste B
Temecula, Ca 92590

Customer Service: 1-877-506-1660

Hours of

Availability: Monday-Friday 8am to 5pm PST

Email Address: support@enrollwithtag.com

Website: www.enrollwithtag.com

HOW TO FILE A CLAIM

Step 1

Incur parking expenses that qualify for a reimbursement. You must incur costs for a qualifying expense during the portion of the plan year that you are covered by the CSA. Note: please use your commuter VISA® card for all transit fare purchases.

Step 2

Send a completed claim form, along with copies of the provider's invoice or statement, to:

The Advantage Group
43471 Ridge Park Drive, Ste B
Temecula, Ca, 92590

OR

Fax toll-free
1-877-561-1661

Statements must include:

- The service provider's name;
- The date(s) of service;
- A description of the service(s); and expense amount

TAG does not accept copies of personal checks, paid receipts, or credit card receipts without the above information. Documentation or copies will not be returned.

TAG will send you claim forms when you enroll. You can also get a claim form by calling TAG or online at www.enrollwithtag.com.

Step 3

Choose how you want to be reimbursed. TAG will send your claim payment the first paydate after TAG receives your valid claim.

1. Direct deposit – By using direct deposit, you will not need to wait for a check to arrive or get it deposited. TAG will notify you when the deposit is made either by email or mail. This notice will be sent to you the day before TAG deposits your payment.
2. Check – TAG can mail a check to you.

