

# COMMUTER BENEFITS PROGRAM



## HOW A COMMUTER BENEFITS PROGRAM WORKS

Participants use money in their TAG Commuter Benefits Account for all eligible work-related transit and parking expenses. Each paycheck, participants elect to set aside a portion of pay, before taxes, to use for eligible transit and/or parking expenses.

Since the money used to fund the program isn't taxed, you save between 25% and 40% on every purchase. If, for example, you spend \$200 a month on your commute, you can save nearly \$1,000 per year with the program.

## EXPENSES A COMMUTER PROGRAM CAN HELP PAY FOR

The great thing about a commuter program is that it covers just about every possible way you can travel to and from work. The simple rule is that if you take a form of public transit to work, park and ride, or park near work, you can save.

- Bus, light rail, regional rail, trolley, subway or ferry
- Vanpool, Lyft Share (not available in all cities)
- Parking at or near work
- Parking at or near public transportation for your commute

## USING A COMMUTER PROGRAM IS EASY

When signing up for the program, you determine the amount of parking and/or transit expenses you would like deducted each pay period. As the amount is deducted from each paycheck, the money is put into your account and is available to use for eligible expenses. Accessing account funds is easy:



**COMMUTER MASTERCARD.** Use it instead of cash at eligible parking and transportation providers.



**REIMBURSEMENT REQUEST.** File a claim online, by fax or mail for reimbursement.



**MOBILE APP.** Use your smart phone to view your account information.



SIMPLE & EASY  
DOWNLOAD THE  
"TAG BENEFIT CENTER"  
APP TODAY!

  
**THE ADVANTAGE GROUP**  
CONTACT A  
TAG REPRESENTATIVE:



**BY PHONE:**  
(877) 506-1660



**BY EMAIL:**  
support@enrollwithtag.com

[www.enrollwithtag.com](http://www.enrollwithtag.com)

## Online Account Services

All active participants have access to their online account features at [www.enrollwithtag.com](http://www.enrollwithtag.com). Your online account provides fast and easy access to all of your accounts activities. Users can view up-to-date account balance information, pending claims status, claims history, and submit for claims reimbursement from your personal account page.

## New User Setup Instructions

1. Logon to [enrollwithtag.wealthcareportal.com](http://enrollwithtag.wealthcareportal.com) and select [Registration](#).



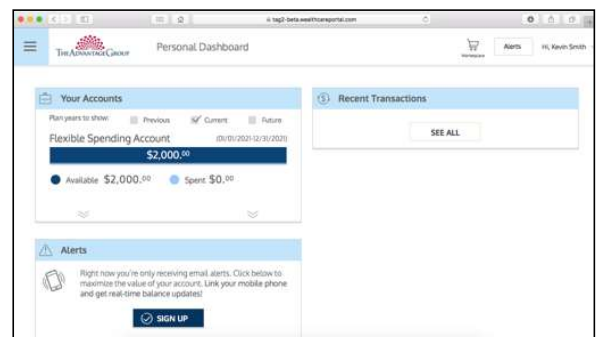
Registration form showing fields for First Name (Kevin), Last Name (Smith), Zip Code, and Debit Card. Includes CANCEL and NEXT buttons.

2. Follow the prompts and enter your information to create your username and password.



User creation form showing fields for User Name, Email, and Password. Includes CANCEL, BACK, and NEXT buttons.

3. Your login is now established and you will be directed to your personal account page where you can view up to date account information and access a variety of additional account features.



Personal Dashboard showing account balances (Available \$2,000.00, Spent \$0.00) and recent transactions. Includes a SIGN UP button for alerts.

# SmartCard Debit Card Helpful Hints

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## **Swipe, Save, and Go.**

When you use your SmartCard debit card to pay for qualified purchases, the money is instantly deducted from your flexible benefits account(s). You won't have to reach into your pocket to pay for qualified expenses, file a claim, and then wait to get reimbursed.



## **Please keep in mind the following rules for debit card use:**

- 1) Keep receipts for all purchases for at least 30 days. You may be sent a statement requesting receipts for debit card purchase. Statements are sent out at the beginning of the month for the prior month's charges. Please make sure to include your receipt with your return statement.
- 2) Many dental and vision charges will require a detailed invoice from the provider to verify the claim is eligible payment from your flexible benefit accounts (ie: what service was provided, date of service & who the service was for).
- 3) Debit cards may only be used for a service that is provided within the current plan year. IRS guidelines state that claims are based on the date of service and not the date of payment when verifying claims.
- 4) Card swipes can only be made up to the available balance in your account. For example, if your purchase is for \$25.00 and there is only \$20.00 in your account, the entire purchase will be declined. Your balance is available online 24/7 at [www.enrollwithtag.com/](http://www.enrollwithtag.com/) [wealthcareportal.com](http://wealthcareportal.com) or contact TAG participant support: (877)506-1660 / [support@enrollwithtag.com](mailto:support@enrollwithtag.com)
- 5) Please submit requested receipts in a timely manner to avoid debit card suspension. Suspended debit cards cannot be reinstated until all requested receipts have been submitted.

## What are Transit and Parking Accounts?

The Transportation Equity Act for the 21<sup>st</sup> Century allows you to save taxes on your transit and parking expenses related to your daily commute to work. There is one account for each type of expense: a Transit Account and a Parking Account.

## How do I Save Money?

Because your account deductions are pretax, you can save on the out-of-pocket commuting and parking expenses that you incur. Your money goes further because you never have to pay tax on the money set aside for these accounts.

## What are the Maximum Contributions?

The IRS limits the amount of funds that you can contribute and be reimbursed with these accounts. Currently the 2024 limits are:

- Transit Account is \$315 per month
- Parking Account is \$315 per month

If you don't spend all the money you set aside, you may carry it forward to a future month for qualified expenses. Amounts remaining in accounts upon your termination are forfeited.

## When do I get reimbursed?

The Advantage Group (TAG), our plan administrator, pays all claims according to a schedule established by the company. TAG processes all claims within one business day of receipt. Unless your claim is denied, you can expect to receive reimbursement on our next scheduled payout date.

In Transit and Parking Accounts, since claims are reimbursed based on what has been deducted from your paycheck and services fully rendered, there may be a delay in getting claims

reimbursed. You can minimize this by submitting claims in a timely manner.

## How does money get into my account?

You choose the *monthly* amount you want to contribute to each account. Each pay period, your contributions to the account are deducted from your paycheck and applied to your account. You may change your election for future pay periods by contacting TAG.

## What commuting expenses are eligible?

Transit expenses include mass transit costs, such as trains, subways and buses. Parking expenses include costs for parking at mass transit facilities, parking lots at (or near) your work or where you access your car/vanpool.

## How do I get reimbursed?

### 1. Rapid Claim Process (Parking only)

Step 1 – Submit a reimbursement claim through TAG's website or via fax or mail.

Step 2 – Include Required Documentation

Step 3 – Receive reimbursement via direct deposit or mailed check.

*Note: Expenses must be submitted within 180 days from date of purchase to be eligible for reimbursement.*

### 2. Debit Card Purchases (Transit or Parking)

Use your takecare® debit card at eligible transportation agencies. The allowable cost of your purchase will be deducted directly from your commuter account.

## More Information:

The Advantage Group Website

- [www.enrollwithtag.com](http://www.enrollwithtag.com)
- Online Claim Entry
- Account Information