

COMMUTER BENEFITS PROGRAM

HOW A COMMUTER BENEFITS PROGRAM WORKS

Participant's use money in their TAG Commuter Benefits Account for all eligible work-related transit and parking expenses. Each paycheck, participant's 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, uberPOOL (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 VISA® DEBIT CARD. 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
"EnrollWithTAG"
APP TODAY!


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



BY PHONE:
(877) 506-1660



BY EMAIL:
support@enrollwithtag.com

www.enrollwithtag.com

What are Transit and Parking Accounts?

The Transportation Equity Act for the 21st 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 2021 limits are:

- Transit Account is \$270 per month
- Parking Account is \$270 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 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
- Online Claim Entry
- Account Information