Commuter Benefits – Frequently Asked Questions

What is a commuter benefits plan?
A commuter benefits plan is an employee benefit provided by an employer. Enrolling in a commuter benefits plan saves you money by allowing you to use pre-tax dollars to pay for qualified work-related transit and parking expenses. Your participation in the plan is voluntary.

Important: Your employer must be contracted with CONEXIS for you to enroll in this program.

How do I order commuter passes or vouchers each month?
You can place your order by following these steps:

- Log in to your account at mybenefits.conexis.com.
- Click “Enroll/Update Commuter Election.”
- Find your metropolitan area and transit or parking vendor.
- Select from the available products.

When your order is complete, your passes or vouchers are mailed directly to your home. This process meets all IRS Section 132(f) requirements and eliminates the need for you to purchase your own pass and submit reimbursement forms.

Order your transportation passes or vouchers one month at a time or schedule a recurring order. Either way, you will receive monthly emails to keep you up-to-date on your transit selections and your account balance.

Can I enroll using a paper form or must I enroll online?
Enrollment methods may vary, so it’s best to first check with your employer.

Can I elect any amount for commuter passes?
Yes. However, amounts that exceed the IRS statutory maximum allowed will need to be paid with post-tax dollars either through a payroll deduction or credit card. This is determined by your commuter plan so review your benefits materials for more information.

What are the monthly maximum statutory limits?
Each year, the IRS announces monthly maximum pre-tax limits for qualified commuter benefits. Here are the pre-tax limits for 2016:

- Parking: $255 per month ($5 more than in 2015)
- Transit: $255 per month (see below)

The Omnibus Appropriations Act, signed into law on December 18, 2015, allows parking and transit benefits to have permanent parity. This means the monthly pre-tax limit is the same amount for both transit and parking benefits. The parity is also retroactive to January 1, 2015, and the $250 monthly pre-tax limit set for parking in 2015 applies at the same amount for transit benefits. Please consult your tax advisor for more details.

What if the cost of my commuter pass is greater than IRS pre-tax maximum limits?
You must use post-tax dollars for costs that are more than IRS pre-tax maximums. Your employer may apply an after-tax payroll deduction, or you will be required to charge the amount that’s more than the monthly limit to a personal credit card.

Example: The transit maximum for 2016 is $255; if your transit pass is $265, you will need to pay for $10 of that pass with a personal credit card that is on file in your online account.

For more information about your commuter plan, check out your benefits materials.
What information will I need to complete my order online?
You will need to identify the metropolitan area you are commuting to, the specific transit authority or parking operator you need a pass from and the amount of the pass. The online transaction is easy to complete using our step-by-step ordering process.

What happens after I submit my order?
You will receive an email with a reference number confirming your order was received. This does not mean your order was approved. When your order is approved, your passes or vouchers are mailed directly to your home. If you place your order before the order deadline, you should receive your passes before the end of the month.

If your order is denied, you will receive an email notice of the denial. Recurring orders that are denied may be automatically canceled for future months.

Can I sign up to have my commuter order recur automatically each month?
Yes. When you set up your first order, you can schedule a recurring order. We will automatically issue your monthly pass for up to 13 months for most passes. You may also skip months or go back and edit recurring orders. Any changes to recurring orders must be completed prior to the cut-off for each order period.

Can I schedule an order to occur at a specific time during the month?
No. If you select recurring orders, your order will be processed on the normal monthly schedule. The fulfillment process is set up so you receive your pass as quickly as possible before the start of the benefit month.

What are the deadlines to place, change, or cancel my order?
In most cases, your order must be placed by the 10th of the month prior to the month you’re ordering for. So if you need a bus pass for February, your deadline for ordering the pass is January 10. The same deadlines also apply to order cancellations and other changes.

The deadline for Metro-North Railroad (MNRR) and Long Island Rail Road (LIRR) is the 4th of the month prior to use. Some plans may require you to complete your orders earlier than the 10th of the month. To determine the deadline for your plan, please review your benefits materials.

I missed the deadline for next month, what do I do?
All completed orders are deducted from paycheck, so the deadline for ordering, changing, or canceling existing orders cannot be changed after the cut-off date. You can avoid missing a deadline by setting up a recurring order each month.

Do I still need to submit paper receipts for reimbursement if I order my commuter pass online?
No. There are no receipt requirements when commuter passes are ordered online.

If I pay for parking at a transit station, can I use my pre-tax dollars for both parking and transit?
Yes. You may use pre-tax dollars, up to the maximum limit for the month, for parking and transit by electing each benefit separately.

I take the train and the bus to get to work. Can I sign up for both transit providers?
Yes. You will need to place two separate orders — one for the train and one for the bus. Simply select the specific transit operator and your particular pass and follow the remaining steps. Once you have completed the first order, select “Transit Order” again, and then place the second order.
Commuter FAQs

What if my transit authority or parking operator is not listed?
Simply ask to add a commuter vendor. If you start the ordering process and find your provider is not listed, select “If you cannot find your Provider, click here” This will take you to a screen where you will be able to enter the transit authority or parking operator information. The transit authority or parking operator will be verified to ensure accuracy and then added to the database. You will be notified via email within five to 10 business days when the request has been positively identified and added. Until verified, you may receive vouchers for your commuter expenses.

What if I do not know what type of transit pass I normally purchase?
After you select the transit authority you use, a table of available transit passes for that authority will be displayed at the bottom of the screen. If you are not sure which pass you normally purchase, you can visit the transit authority’s website by clicking on the link immediately above the transit table.

What are smart cards?
Smart cards are re-usable cards allowed by some transit authorities or parking operators. In some cases, you will be able to link an existing account through your online account, and in other cases a re-loadable card will be issued to you after your first order. Smart card pre-tax orders will be automatically transferred to your account on a monthly basis before the start of the benefit month. Current smart card solutions include (but are not limited to) Metro-North Railroad, Long Island Rail Road, Chicago Card Plus, and MBTA – CharlieCard.

What is a commuter check voucher?
A commuter check voucher is essentially a live check that’s accepted by many transit authorities and parking operators for payment. You may select the amounts for these vouchers, which are delivered to your preferred address.

Can my transit and parking funds be rolled over?
Yes. Any available balances you have for transit and parking are automatically carried forward month to month, and funds can be rolled over to the next plan year. If you stop working for your current employer, you will lose access to funds in your commuter account. Please keep a close eye on your order vouchers or passes and/or manage your commuter elections closely (if applicable).

If I order now, can I make changes or cancel my pass later?
Yes. You can change or discontinue your orders at any time as long as you do so before monthly cut-off date.

How do I cancel an order?
From your online account, you have the option to edit or delete current orders by clicking on the appropriate button. After the order deadline, any changes made will apply to your next order.

What caused an order to be denied?
Most of the time, an order will not be approved if there isn’t enough money in your account, a credit card payment isn’t on file, or a credit card payment failed to process. It’s also possible that a fare increase could cause your order to be canceled if you have an insufficient account balance or no credit card on file. You can log in to your account and correct the issue for future orders, but you can’t be reimbursed for benefit months for which your order was canceled.

What if my pass is lost or stolen?
Transit and parking passes and vouchers are generally considered financial instruments with a cash value, and refunds and replacement passes or cards cannot be provided if missing or lost.

If you use a smart card, a replacement may be obtained with your original balance depending on the type of smart card you use. Contact CONEXIS for a replacement smart card.