



Pre-Tax Parking and Transportation Plan PayFlex Commuter Benefits Q&A

What is the PayFlex Commuter Benefits online program?

This program provides you with an online ordering system for transportation and parking passes. With this program, you can pay for your eligible parking and transit costs with pre-tax dollars up to the monthly IRS limit.

You simply place your order online and the cost is deducted from your paycheck. If you ordered passes, they will be mailed to your home. You can order the passes for any amount. If your order is over the pre-tax limit, the difference can be paid with your personal credit card on a post-tax basis.

What are the monthly pre-tax limits?

The Federal government sets the limits each year. For 2019, the limit for pre-tax parking expenses is \$260 per month. The 2019 limit for transportation expenses is also \$260 per month.

What expenses are eligible for this pre-tax benefit?

Eligible transit expenses include public transportation (such as a bus or train), vanpools, carpools and commuter highway vehicles. Parking includes parking at or near where you work. It may also include where you park to use public transit or a vanpool or carpool. It doesn't include parking where you live.

How do I purchase my transit pass online?

Log in to your PayFlex account (<https://www.payflex.com/>). From there, select Commuter Benefits on the left side of the screen to get started.

How do I submit a parking order online?

There are several options for you online. You may choose

- Monthly Direct Pay – PayFlex will pay your parking provider directly.

- Commuter Checks – PayFlex will mail you pre-populated checks for you to give to your provider.
- MasterCard – PayFlex will send you a MasterCard that can only be used for parking expenses. Each month your payroll deductions will automatically be reloaded onto the card.
- Cash Reimbursement – You can submit receipts to PayFlex and they will reimburse you for your qualified expenses.

When can I purchase my transit pass or monthly parking?

You can purchase your transit pass or monthly parking by the 9th of the month prior to when you will incur the expenses. For example, you must place your order for your February expenses on or before January 9.

I ordered a transit pass online. When will I receive it?

You'll receive your transit pass at home in the mail before the 1st of the month. If you added funds to a Transit Card, those funds will be added before the 1st of the month.

I set up Monthly Direct Pay for my eligible parking expenses. When will my parking provider receive my monthly payment?

Parking garages and lots are paid by before the 1st of the month when the expense is incurred.

What should I do if my parking provider can't take payments from PayFlex?

If your parking provider can't take payments directly from PayFlex, you can still participate. You can enroll in the Cash Reimbursement program. When you pay for your eligible parking expense, make sure to get a receipt. You can submit your claim online for reimbursement.

Do I need to submit any receipts for transit passes?

No. You don't need to submit any receipts when you order your transit passes online.

Do I have to go online every month to purchase my transit pass?

No. You can set up your purchase as a recurring transaction. If you do, the system will automatically order your passes based on the schedule you set. You don't need to go back online each month. You can make a change or cancel this at any time.

Can I order the exact pass I use now?

PayFlex currently offers more than 10,000 different types of tickets and passes. If you can't find your provider, select the "click here" link on the transit order screen. You can give us your transit pass information and we'll look into it. We'll let you know within 10 business days on the status of your request.

Can I cancel my pass at any time during the month?

You must cancel your pass order before each month's order deadline, which is the 9th of the prior month. For example, if you have a recurring order set up for transit passes and you want to cancel your July pass, you would need to cancel your order online by June 9.

What happens if I order a Commuter Check for parking and I lose it?

Commuter Checks are treated like a cashier's check or money order. If lost there is no reimbursement or replacement. Please treat them like cash.

What happens if I have money in my account at the end of December, 2019?

If you have funds left in your account at the end of December, you will have 60 days to submit receipts for reimbursement of 2019 parking or transportation expenses. If there is still money left in your account at the end of the 60-day window, it will roll over into your new 2020 account as soon as practicable. You will then be able to use the rolled over funds to order passes online in 2020.

Who do I contact if I have more questions?

You can access more information on the LiveWell website (www.mcclatchylivewell.com) and click on Financial, the Pre-Tax Parking/Transportation. You can also contact PayFlex customer service at 844-729-3539.