Commuter Bene its Frequently Asked Questions

What are the IRS Contribution Limits?

For 2027, the pre-tax parking contribution limit is $350 per month. The pre-tax mass transit contribution limit is also $350 per month. Under IRS regulations, total contributions (consumer and employer) for a transit or parking account cannot exceed the pretax contribution limit.

What expenses are eligible?

Parking: expenses for parking at or near your work location or at or near a location from which you commute using mass transit. You can use your Voya debit card, or use your own funds and request reimbursement. Claims need to be filed within the timeframe set by your employer from when they are incurred to be eligible for reimbursement.

Transit: expenses include public transportation such as train, bus, monorail, streetcar, subway, and ferry. This also includes services such as UberX Share and Lyft Shared. Vanpool expenses are eligible, but the highway vehicle must seat at least six adults, excluding the driver. Remember to use your Voya debit card, as mass transit expenses are not eligible for reimbursement per the IRS. We suggest purchasing transit passes using your debit card online. You can also use your debit card as the method to reload funds to your transit system's card.

How do I enroll in transit or parking account?

- You enroll in the ADP system

What do I do if the cost of my monthly pass changes? Can I update my election amount?

You can update your election for the first of any month, subject to your employer's payroll cut-off dates. Please reach out to your employer for information on changing your election amount.

When are my funds available?

Funds are available as they are contributed to your account each payroll cycle.

How can I use my funds?

If you already have a Voya Health Account Solutions debit card, then we'll simply add accounts to your existing card to use at merchants selling eligible expenses. The card maintains separate accounts for parking and transit and when you swipe the card the transaction will be disbursed appropriately based on the merchant.

For parking and vanpool expenses, you can pay out-of-pocket and request reimbursement for your expenses on the Consumer Portal or Mobile App. Reimbursement can be issued via direct deposit to your bank account or by check. Per IRS regulations, mass transit expenses are not eligible for reimbursement when an eligible method such as the benefit debit card is available.

Can my spouse or dependent use my Commuter Benefits?

No. Transit and/or parking accounts are limited to employee expenses only; reimbursement is not allowed for spouse or dependent transit or parking expenses.

What happens if I terminate employment?

Your benefits debit card will be deactivated, and you'll have a certain amount of time, known as the runout period, in which to submit parking claims incurred while you were still actively employed. Your employer determines the length of the run-out period.

After the run-out period ends, any remaining funds in your account are forfeited back to your employer's plan.

What happens if I choose to no longer participate in Commuter Benefits but I'm not terminating employment?

You have two options:

1. Stay enrolled and reduce your election to $0: Your debit card will still work and you can spend down your balance at any point while you are still eligible and enrolled in the plan. This is a good option if you still have funds in your account and will still have some eligible expenses. Once your funds have been spent, you can then terminate your enrollment.
2. Terminate your enrollment: Your debit card will no longer work, but you will be able to submit parking claims for eligible expenses incurred prior to the enrollment termination date through the runout period. If there are funds remaining after the runout period, they are forfeited back to the plan. This is a good option if you have a very low balance or a $0 balance.

What if I have dollars remaining at the end of the year? What if I have dollars remaining from my employer's prior administrator?

At the end of the plan year, funds may automatically carryover to the new plan year, depending on the plan's rules. Your plan may or may not require you to re-enroll in the new plan year to receive the carryover balance. If you have funds remaining from a previous administrator, then your employer will provide the necessary information and we can add the appropriate balances to your account for you to use.

Questions?

Contact the Voya Financial Consumer Services Team at **833-232-4673** or email: **HASinfo@voya.com**

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This highlights some of the benefits of Commuter Benefits. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice..

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