

# Understanding Your Commuter Benefits

*Go to [PhilaSDflexbenefits.com](https://PhilaSDflexbenefits.com) to enroll today!*



THE SCHOOL DISTRICT OF  
PHILADELPHIA

 myFlexDollars  
 bakertilly  
VANTAGEN



# What Are Commuter Benefits?

These flexible benefits allow you to pay for your work-related transit and parking costs. Up to **\$270 in parking expenses** and **\$270 in mass transit and vanpooling expenses** can be paid **pre-tax** each month. Additional funds can also be contributed on a post-tax basis to cover expenses in excess of these monthly limits for one convenient way to pay.

## Commuter Qualifying Expenses

- **Transit Passes** – A pass, token, fare card, voucher, etc. that allows you to travel to and from work on mass transit facilities.
- **Qualified Parking** – Parking near the work site or at a location from which you commute by carpool, commuter highway vehicle, etc. The parking space **cannot** be near your home.
- **Vanpooling** – Expenses for transportation in a commuter highway vehicle

## How It Works

- Designated pay period deductions go in your transit/parking account each month.
- Money that is placed in your account is used to pay for qualifying transit and parking expenses.
- You may only be reimbursed up to your current account balance at any given time.

## Reimbursement - Accessing Your Funds

### Reimbursement For Transit Expenses

- 1 Your prepaid benefits card is your key to transit expense reimbursement. Please note that the prepaid benefits card is the only method of reimbursement for transit expenses.

### Reimbursement For Parking and Vanpooling Expenses

- 1 Your prepaid benefits card is the most convenient way to receive reimbursement for parking and vanpooling expenses.
- 2 There is a second reimbursement method available for parking and vanpooling expenses - **submitting a claim**.  
You can submit a claim and itemized receipt/bill online at [www.myFlexDollars.com](http://www.myFlexDollars.com), via the myFlexDollars app or by faxing it to the Employee Benefits Center at: **1-866-406-0946**. You will be reimbursed via direct deposit or by check.



## Manage Your Accounts!

Create your online account at [myFlexDollars.com](http://myFlexDollars.com) and download the **myFlexDollars mobile app**. Using the app is a fast and convenient way to manage your account on the go. You can check your account balance, view detailed account information, or sign up for notifications at any time.

Want to make changes your monthly election? Simply log on to [PhilaSDflexbenefits.com](http://PhilaSDflexbenefits.com) to update your elections. Changes will be effective on the 1<sup>st</sup> of the month following their submission.



# Make The Most Of Your Commuter Benefits

Below are some of the most commonly asked questions that we receive about transit and parking benefits. If you have questions that are not covered in the information below, feel free to contact the Benefits Service Center at 1-800-307-0230 or visit us at [www.myFlexDollars.com](http://www.myFlexDollars.com).

## How Much Should I Contribute?

First, determine how often you want to buy your parking and transit passes (ie: weekly, monthly, etc.) and estimate how much your monthly expenses cost.

**Keep in mind the IRS pre-tax monthly spending limits (\$270 for transit and \$270 for parking).**

If your transit/parking expenses exceed \$270 per month, you can always designate more.

## Can I Change My Election Throughout The Year?

Yes, by returning to [PhilaSDflexbenefits.com](http://PhilaSDflexbenefits.com). Transit/parking elections may be changed throughout the year. You may make changes on a monthly basis. Changes become effective on the 1st of the month after they have been submitted.

## Will My Contributions Register Immediately On My Prepaid Benefits Card?

Your transit and/or parking election is deducted from your pay on a bi-weekly basis. Your contribution may not be available immediately. For instance, if your election(s) are deducted from your paycheck on a Thursday, you may not be able to access those contributions until Friday. **A good practice is to check your account balance via the mobile app or at [myFlexDollars.com](http://myFlexDollars.com) prior to making a purchase to avoid exceeding your balance.**

## How Many Prepaid Benefits Cards Will I Receive?

After enrolling in a transit and/or parking account, you will receive two prepaid benefits cards (unless you are currently enrolled in an FSA sponsored by myFlexDollars. In this case, your parking and transit funds will get loaded onto your existing FSA card).

You must activate your card before trying to use it by calling the number listed on your card.

## Can I Buy My Transit/Parking Passes Anywhere?

When purchasing eligible transit and parking passes, fares and tokens, use a vendor that exclusively sells these items. If the vendor sells other merchandise, your transaction may decline.

## What Happens If I Don't Spend My Funds By The End Of The Plan Year?

If there are any funds left in your transit or parking account at the end of the year, be sure to keep your card. Your balance will remain on the card and roll over from year to year as long as you are an active employee.

## What If I Take A Leave Of Absence Or Terminate Employment?

- Transit/parking funds will not be available during a leave of absence, but will be reactivated when you return to active employment.
- Transit/parking funds will be forfeited if you terminate employment. Expenses are only reimbursable for transit/parking if incurred while you are actively employed.


## What Online/Mobile Tools Are Available To Help Me Manage My Account?

You can use [www.myFlexDollars.com](http://www.myFlexDollars.com) to:

- Check your account balance
- View the status of recently submitted claims
- Submit parking claims for reimbursement
- Upload receipts/supporting documentation
- Sign up for direct deposit
- Order replacement Cards

You can use the myFlexDollars mobile app on your Apple products or Android®- powered devices to:

- Check your account balance
- Submit parking claims
- Receive alerts via text message



**Save Your Receipts!** This is important because receipts are required when submitting parking expenses through myFlexDollars manually. *You should save your receipts from prepaid benefit card expenses too.* The IRS may ask you to validate a purchase by providing a receipt. If you don't have it, you may be required to pay out-of-pocket.

# Your commute, your way.

Use your commuter benefits to save money and get to work in the way that works best for you.

## Step 1:

Enroll in commuter benefits at [PhilaSDFlexbenefits.com](http://PhilaSDFlexbenefits.com)

## Step 2:

Determine your pre-tax contribution amount.

## Step 3:

Receive your pre-paid debit card in the mail.

## Step 4:

Spend your funds on your work commute.

Here are a few examples of how you can get to work using your commuter benefits:



*Purchase a ticket / pass to ride the bus, train, or ferry.*

Buy your ticket / pass using your benefits debit card.

**Lyft Shared UberPool**

*Take a rideshare service!*

Request your Lyft Shared or UberPOOL and pay for the ride using your benefits debit card.

**SPOT HERO**

*Drive your own car and park with SpotHero.*

- 1 Use the SpotHero mobile app (or go online to access the site) to find an available parking spot close to your office.
- 2 Pre-pay for your spot using your benefits debit card, drive to work, scan and show your pass, and then park in your reserved spot.



*Drive your own car and park in parking ramp.*

Use your benefits debit card to pay for the parking pass.



*Use a transit authority's mobile app to pay for your ride.*

- 1 Download the transit authority's mobile app and create an account.
- 2 Select the ticket you want to buy, use your benefits debit card to pay.
- 3 Activate your ticket before boarding, and show the ticket screen so it's validated by conductor (as needed).



*Autoload your SEPTA card to pay for your ride.*



- 1 Purchase your smart card from the transit authority.
- 2 Choose the value / pass you want to add.
- 3 Use your benefits debit card to purchase value / pass and set up future autoloads.

