



Transit Reimbursement Account *Enrollment Kit*

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www.myflexinfo.com
p: 866-472-0882 // f: 847-440-9100
dcinfo@flexiblebenefit.com



Transit Reimbursement Account

Transit Reimbursement Accounts (TRAs) are employer-sponsored pre-tax accounts that employees can use to pay for mass transit and parking expenses for the purpose of commuting to work.



Guidelines for establishing and administering these accounts are found in the Internal Revenue Service Tax Code Section 132(f).

How does it work?

Participation is voluntary, and employees elect to participate by completing an election form that indicates the amount(s) they would like taken from

their paycheck before taxes to pay for qualified expenses. Employees can contribute up to \$250/month for parking and \$130/month for mass transit—totaling \$4,560 annually. This money is held in an account and used to either load mass transit values or to reimburse employees for qualified parking expenses.

What are the benefits?

FlexTRANSIT Reimbursement Accounts offer a number of benefits to employees.

- Reduces taxable income
- Increases spendable income
- Reduces vehicle maintenance
- Balances are either refunded (taxes applied) or rolled over, depending on the plan document

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What expenses qualify for a FlexTRANSIT account?

In order to be eligible, expenses must be used for either public transportation or parking associated with getting to and from an employee’s workplace.

Examples of qualified expenses include:

Parking (\$250/month)

- Rented parking spaces
- Parking garage expenses
- Daily parking expenses

Mass Transit (\$130/month)

- Ventra™ Cards and Accounts
- Commuter Checks

How much can be saved with Parking & Mass Transit Deduction?

Tax Benefits of Parking	Amount
Annual Parking	\$3,000.00
Federal Income Tax (20% Saved)	(\$600.00)
Employee FICA (7.65% Saved)	(\$229.50)
State Income Tax (10% Saved)	(\$300.00)
Total Cost for \$3,000.00 in Parking	\$1,870.50
Total Savings to Employee	\$1,129.50

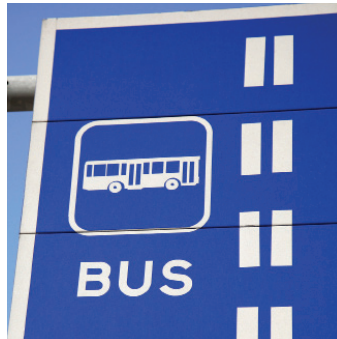
Tax Benefits of Mass Transit	Amount
Annual Transit Set-Aside	\$1,560.00
Federal Income Tax (20% Saved)	(\$312.00)
Employee FICA (7.65% Saved)	(\$119.34)
State Income Tax (10% Saved)	(\$156.00)
Total Cost for \$2,940.00 in Transit	\$972.66
Total Savings to Employee	\$587.34



Transit Reimbursement Account cont.

The FlexTRANSIT Transit Benefit will be available to you as a pre-tax benefit in 2014. Based on a federal tax law designed to encourage the use of mass transit, the TRA benefit will allow you to obtain tax savings by ordering your transit benefits through Flexible Benefit Service Corporation.

Ventra™ Cards or accounts are good for rides on CTA and Pace, while the RTA Fare Checks can be used to purchase Ventra, Metra, or Pace passes and tickets. For your convenience, we have enclosed a Transit Election Form, Transit Order Form and an information piece about the TRA benefit.



Using FlexTRANSIT is easy!

- Complete a Transit Election Form indicating your pre-tax deduction for the coming year and turn it in to your plan administrator. The contribution limit for transit for 2014 is \$130/month for transit and \$250/month for parking.
- You can complete the enclosed Transit Order Form every month or for the entire year. If you have not completed this form for either a portion or the entire plan year, you must fax this form to Flexible Benefit Service Corporation at 847-440-9100 by the 1st of the month in order for you to receive your transit order for the next month's need. Remember, it's crucial we have your order by the 1st of the month in order to fulfill your request for the next month.
- If you order an RTA Fare Check, we will place the order for you and mail the fare check to your employer before the first of every month.
- For Ventra users, you must indicate your Ventra Account ID on the order form. We will credit your Ventra Card/account with the specified amount each month.

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RTA Fare Checks/Commuter Checks

- RTA Fare Checks are good where fares or passes are sold (except for CTA vending machines in rail stations) for rides on any part of the regional system (CTA, Metra, Pace, South Shore Railroad or vanpools)
- MTA Commuter Checks can be used to purchase items for the Metro North CommuterLine Transit System
- Fare Checks can be used on their own or in combination with cash or other instruments in order to pay for CTA, Metra, Pace, South Shore Railroad or vanpools
- Fare Checks can be ordered in any denomination from \$10 to \$130
- Fare Checks are protected from forgery with state-of-the-art technology and are good for thirteen months
- There is a small per check processing fee for RTA & MTA Transit Checks of \$3.50 per check

Ventra

- The Ventra Card is a contactless card that holds transit passes or value.
- You can link a Ventra Account to your own contactless bank card to add passes and value.
- The Ventra monthly pass is good for 30 days from the date of first use.
- The Ventra account or card can be used on CTA trains and busses and Pace suburban bus routes.
- Online account management and lost or stolen Ventra Card protection is available.





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Order Form

Date: _____
Fax- # of Pages: _____

Please follow the steps below to thoroughly and accurately complete this form.

Step 1: Personal Information

Company Name: _____
 Employee Name: _____ Date of Birth: _____ Transit Month: _____
 Address: _____ City: _____ State: _____ Zip Code: _____
 Phone Number: _____ Email Address: _____

Step 2: Fare Information

All available fare options are listed below. Please note that the order amounts allowed vary based on the fare voucher type. To help you make your selection, we have listed the amounts available per fare voucher type below:

Ventra: 30 Day Pass, \$10.00, \$20.00, \$30.00, \$40.00, \$45.00, \$50.00, \$60.00, \$70.00, \$80.00, \$90.00, \$100.00 and \$120.00

RTA: any amount

NY Metro Card: 30 Day Unlimited Pass, \$9.52, \$19.05, \$38.10 and \$57.14

Outside the Chicagoland area voucher or mastercard: any amount

Fare Voucher	Ventra Account ID	Dollar Amount	Fee *	Total
Ventra 30 Day Pass		+	per value load =	\$ _____
Ventra Value		+	per value load =	\$ _____
RTA Check Voucher		+	per voucher =	\$ _____
NY Metro Unlimited 30 Day Pass		+	per card =	\$ _____
NY Metro Value		+	per card =	\$ _____
Out-of-State Voucher		+	per voucher =	\$ _____
Out-of-State MasterCard		+	per value load =	\$ _____
Total Amount Ordered* = There is				_____

* There is a \$10 minimum per order. The fee indicated in this section is the fee assessed by the transit authority.

Step 3: Acknowledgement and Signature

I authorize Flexible Benefit Service Corporation to order the above vouchers on my behalf.

Employee Signature: _____ Date: _____

Note: You must fax this form to Flexible Benefit Service Corporation at 847-440-9100 or email to dcinfo@flexiblebenefit.com by the 1st of the month in order to receive your transit pass for the following month.



Election Form

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Date: _____
Fax- # of Pages: _____

Please follow the steps below to thoroughly and accurately complete this form.

Step 1: Personal Information

Company Name: _____
 Effective Date of Election: _____ Date of Hire: _____ Salary: _____
 Employee Name: _____ SSN: _____ Date of Birth: _____
 Address: _____ City: _____ State: _____ Zip Code: _____
 Phone Number: _____ Fax Number: _____ Email Address: _____

Step 2: Enter Deductions Per Pay Period

		Pre-Tax Amount Per Pay Period	Pay Period Frequency (W, B, S or M*)	First Payroll Date Affected
Mass Transit Account	\$ _____ Annual election	\$ _____	_____	_____
Parking Reimbursement Account	\$ _____ Annual election	\$ _____	_____	_____

Remember, when your needs change, FlexTRANSIT does too! You can change your transit elections any time you have a change in status that would alter your parking or transit needs (i.e. parking rate increase/decrease, etc.)

*Pay Period Frequency: W = Weekly; B = Biweekly; S = Semi-monthly; M = Monthly

Step 3: Acknowledgement and Signature

I acknowledge that I am authorizing the company to deduct equal amounts from my paychecks to collect the designated pre-tax column above for qualified transit and parking expenses.

Employee Signature: _____ Date: _____

OR

I elect **NOT** to participate in any portion of the FlexTRANSIT plan and do not authorize the company to deduct from paychecks as contribution to this program.

Employee Signature: _____ Date: _____



Parking Reimbursement Form

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Date: _____
Fax- # of Pages: _____

Please follow the steps below to thoroughly and accurately complete this form.

Step 1: Personal Information

Company Name: _____

Employee Name: _____ SSN: _____ Date of Birth: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone Number: _____ Email Address: _____

Step 2: Parking Expenses

Expense Amount	Date Range for Expense
\$ _____	From: _____ To: _____
\$ _____	From: _____ To: _____
\$ _____	From: _____ To: _____
\$ _____	From: _____ To: _____
Total: \$ _____	

Reimbursement Schedule – Claim Reimbursement Checks are distributed once a month. If Flex receives claims by 5 p.m. on the 20th of the month, reimbursement checks will be sent to the employer by the last day of the month.

Step 3: Acknowledgement and Signature

By signing this form, I acknowledge that my statements in this request for reimbursement form are complete and true. I am claiming reimbursement only for eligible expenses incurred during the application plan year and for eligible plan participants. I certify that these expenses have not been previously reimbursed under this or other benefit plans and will not be claimed as an income tax deduction. I authorize my FlexTRANSIT (parking) account to be reduced by the amount(s) requested.

Employee Signature: _____ Date: _____

Submit a Reimbursement Request in four easy steps...

1. **Parking Accounts-** provide acceptable proof of paid expenses which is a copy of paid receipt for parking lot, parking garage or a paid bill for monthly parking stating month of service
2. Write the total amount for reimbursement on the front of this form.
3. Attach all copies pertaining to your claim to this form.
4. Send request for reimbursement via mail, fax 847-440-9100 or email claims@flexiblebenefit.com.

myFlexInfo.com is a password-protected online resource for all your Flex account needs.



Information and status can be viewed at the plan administrator level, and individually at the employee level 24 hours a day. Whether your employer has established a FlexHRA[®] Health Reimbursement Arrangement, Flex125[®] Flexible Spending Account (FSA) or FlexTRANSIT Reimbursement Account, myFlexInfo.com serves as a channel of

communication through which everyone can be kept informed without the necessity of making phone calls.

Through myFlexInfo.com, for example, employees can learn how their benefit plans work, check account history and current balances, download forms and much more.

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How to Register on myFlexInfo.com:

Step 1: Logon to www.myflexinfo.com and click the “Employee Login” button.

Step 2: Click the register link.

Step 3: You will need to provide certain details, including your Access Code. Please contact your employer for this information.

Step 4: You will create a user name and password along with a security question/answer should you happen to forget your password. Then click “Next”

Step 5: Your registration is now complete and you can click “confirm” to login to your account.

How Can We Help?

- Questions regarding your Flex Plan?
- Looking for status updates on your account balance?
- Need to download forms?
- Need more information on how to file a claim?

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Web
www.myflexinfo.com



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866-472-0882



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Email
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