

FAQs

Why should I participate in the program?

The Commuter Spending Account is a good way to save money on your commute.

Which commuter expenses are eligible for the program?

- Transit fare on mass transit systems such as buses, commuter trains, para-transit vans, subways, ferries, or light rail.
- Qualified commuter highway vehicle (vanpool) expenses.
- Parking costs for parking at or near the worksite, or at or near transit.

What is the maximum amount of pre-tax dollars I can use for transit and parking expenses?

The 2018 maximum pre-tax benefit for transit is \$260/month.

The 2018 maximum pre-tax benefit for parking is \$260/month.

The 2018 combined maximum pre-tax benefit is \$520/month.

How do I use the program to save money on transit expenses?

- Load pre-tax dollars on a WageWorks commuter card, which you can use to purchase transit.
 There is no charge for this service, or you can link your WageWorks debit card to the AutoLoad feature on your Clipper card.
- Use pre-tax dollars to load cash, or passes on your Clipper card. You can purchase High Value Discount tickets, monthly passes, or load any cash value you choose on your Clipper card. Note, Clipper card charges a \$2 fee per month (minus 1% of your order) for this service, or
- Order transit passes through WageWorks for the transit agencies you use. The passes will be purchased using your pre-tax dollars and mailed to your home. There is no charge for this service.

How do I use the program to save money on parking expenses?

- Set up a WageWorks "Pay Me Back" account. With this account, you can set aside pre-tax dollars for parking expenses. Then, document your eligible parking expenses to WageWorks to be reimbursed (no receipts required).
- Load pre-tax dollars onto a WageWorks debit card, which you can use to purchase parking. You
 can also link your WageWorks debit card to your EZ Rider account to pay for parking at BART, or
- Use WageWorks to pay your parking provider directly with your pre-tax dollars.

How much do I save?

Employees who participate in the Commuter Spending Account typically save 30% - 40% on the amount paid with pre-tax dollars. For example, if you use \$150 pre-tax dollars for transit, vanpool, or parking per month, you can save approximately \$540 - \$720 per year in taxes.

Can I participate in the program if I receive the Commuter Subsidy?

Yes. You can participate in both programs. However, your total benefit (Commuter Spending plus Commuter Subsidy) can be no greater than \$255 or your total monthly expenses.

For example: If your total monthly transit or vanpool expenses are \$100, then you can contribute a maximum of \$70 per month (\$100 - \$30 = \$70) for the Commuter Spending Account. If your total monthly transit or vanpool expenses are \$270, then you can contribute a maximum of \$225 per month (\$255 - \$30 = \$225) for the Commuter Spending Account.

How do I sign up and/or place or cancel an order?

Employees can place orders online at My HR, or over the phone through WageWorks Customer Service, 1-877-WAGEWORKS.

Employees can change or cancel elections by the cutoff date (6th of the month).

Is there a limited enrollment period?

You can sign up at any time, but the deadline to enroll is the 6th of the previous month. For example, if you want to receive the benefit starting March 2017, you will need to sign up by February 6, 2017.

Is there a minimum number of times per month that I need to use transit to participate? No.

Is there a minimum amount of pre-tax dollars that I can use per month to participate?

If you are loading funds on to a WageWorks debit card, the minimum order is \$10 per month. Otherwise, there is no minimum participation level.

What are the key dates?

6th of the month prior to the benefit month – All transit, vanpool, or parking orders or changes due **15**th – **20**th **of the month** - WageWorks mails transit passes.

20th of the month - WageWorks Transit Card is funded.

25th - 31st of the month – Passes arrive to participants home address.

1st of the month – Clipper card is funded by the 1st of the month

1st of the month - WageWorks Parking Card is funded.

When does the money come out of my paycheck?

- For transit, the deduction is split over two checks. Half is taken from the last check of the month
 prior to the benefit month and half is taken from the first check in the benefit month. For example
 the January pass will be deducted from the last check in December and the first check in
 January.
- For parking, the deduction is taken from the second check of the month prior to the benefit month (i.e. last check of February for March parking).

Once I set up the program, can I change or cancel it?

Yes, you can change or cancel at any time. However, the system fulfills orders on the 6thth of the month. This means, if you placed an order on the 1st of the month and changed or cancelled it on the 12th of the month, the change would be reflected the following month, since it would have been too late for the current month.

Once I sign up, will the system automatically order the same amount of transit passes or load the same amount of money on to my WageWorks debit card each month?

You can set the program up so it fulfills the same order each month, or you can set it up so you manually go into the system and place your order.

Can I participate in the program during some months, but not during every month?

Yes. You can choose which months you participate.

Can I use pre-tax dollars for transit trips not related to my commute to work?

No. The Commuter Spending Account is for your commute-to-work related expenses only.

If I have funds loaded on a WageWorks debit card, how can I keep track of the card balance?

You track your card balance online. When you first login to the WageWorks employee page you can see your balance on the Commuter Dashboard.

Where can I purchase transit with the WageWorks Commuter card?

Use this card like a personal debit or credit card. You can purchase transit at your transit agency's ticket window, vending machine, or website that accepts credit cards. This card cannot be used at non-transit related locations, such as grocery stores, drug stores, or newsstands. You can also link your WageWorks debit card to autoload cash to your Clipper card.

Does WageWorks charge fees?

Most all services are free. The only service which incurs a fee is when you ask WageWorks to load your Clipper card. If you use your pre-tax dollars to order transit passes or use your pre-tax dollars to load a WageWorks Commuter card, there is no fee.

Can I use pre-tax dollars to load a BART High Value Discount Pass (HVD) on my Clipper card? Yes. You can order a BART \$48 or \$64 BART HVD Pass to be loaded on your Clipper card. You can only do this if you currently do not autoload the same BART HVD pass on your Clipper card.

Can I use pre-tax dollars to purchase transit and parking?

Yes. You may have both qualified transit and parking expenses up to the monthly limits for each. You will need to set up both a transit and a parking account.

Is my vanpool covered?

Your expenses (up to the monthly transit limit) are covered if the vehicle used in the vanpool has seating capacity of at least 6 adults, not including the driver. In addition, at least 80% of the mileage use of the vehicle must be for transporting employees back and forth between home and work, and during those trips at least 50% of the seating capacity must be filled with employees being transported back and forth between home and work.

I don't have access to a computer, can I still participate?

Yes. You can order a commuter pass by contacting WageWorks customer service via phone. A customer service representative can help you. If you are participating in the Pay Me Back parking program, you can ask WageWorks customer service to send you a claim form in the mail.

Can I add after-tax money (for non-commute related transit expenses) to the same Clipper card that I use for the Commuter Spending Account?

Yes, you do not need separate cards. However, it is important that you use the pre-tax funds for commute-related expenses only.

What commuter expenses are not eligible for the program?

This is a partial list includes: tolls, traffic tickets, fuel, mileage or other costs your incur in operating a vehicle, taxis, payments to carpool partners or to someone who drives you to work, parking at your personal residence, parking at your spouse's place of work, parking at a mall or similar location where you stop on your drive to or from your place of work, costs that have been or will be paid by your employer such as for a business trip, parking at an airport for taking an airplane to work.

What happens if I do not spend all the money loaded on my Clipper card or WageWorks Commuter card?

The money will stay on your card for you to use during another month. However, if you start to accumulate funds on your card, you might consider adjusting the amount of pre-tax dollars you allocate each month, since you are not allowed to set aside more pre-tax dollars than your actual expenses.

What happens to my money when I terminate employment at Kaiser?

Transit funds on a WageWorks debit card remain on the card for 90 days.

Transit funds on a Clipper card do not expire.

Parking funds on a WageWorks parking card are forfeited upon termination.

Parking funds in a Pay Me Back account prior to termination are available for 180 days from the benefit month for you to file a claim against. After 180 days the funds are forfeited if a valid claim is not received.

For information and to enroll in the Commuter Spending Account Go to wageworks.com/kp/commuter

For more information on WageWorks, call the WageWorks Customer Service Center at 1-877-924-3967 (1-877-WAGEWORKS) Monday through Friday, from 5:00am to 5:00pm Pacific time.

For more information on Commuter Services at Kaiser Permanente, go to www.KPCommuter.org, or contact Jackie Stiasny at 510-752-2119 or Jackie.H.Stiasny@kp.org. Commuter Services is located in the Parking/Security office in the Howe Street garage.