Fidelity Health®

Commuter benefits

What are commuter benefits?

A commuter benefits program is an employer-provided benefits program that allows you to set aside pre-tax funds to pay for mass transit and parking expenses related to commuting to work. Qualified expenses can include public transit, vanpooling, and work-related parking costs.

Your pre-tax dollars are added to separate accounts for parking and/or transit expenses, and funds cannot be transferred between individual commuter accounts. Parking and/or transit benefits are limited to your expenses only. Reimbursement is not allowed for spouse or dependent parking or transit expenses.

Qualified expenses

You will receive a commuter debit card to pay for qualified transportation expenses at eligible merchants and service providers that accept debit cards for payment. The amount of the purchase will be deducted automatically from the appropriate account, based on the type of merchant and available balance in your parking and/or transit account.

Parking: Use your commuter debit card to pay for parking at or near your work location or at a mass transit station used for commuting, or you can make a payment on NetBenefits®.

Transit: Expenses for your transit account include costs associated with public transportation such as a train, bus, monorail, streetcar, subway, or ferry. Vanpool expenses are eligible, but the highway vehicle must seat at least 6 adults, excluding the driver.

Elections and spending

The IRS sets the maximum monthly pre-tax deduction limit–the maximum monthly limit that may be excluded from an employee's income for qualified commuter benefits. You can choose the pre-tax and post-tax amounts you would like added to your commuter debit card via payroll deduction. Electing both pre- and post-tax funds enables you to use the commuter debit card for all your commuter expenses, even if your monthly expenses exceed the IRS pre-tax limits.

Note: The IRS has a requirement that commuter claims must be submitted within 180 days of incurring the expense.

Fidelity INVESTMENTS

Commuter benefits

Frequently asked questions

How do I enroll in parking or transit benefits?	If you are eligible under your employer's plan rules, you can enroll on NetBenefits. Simply log on and select "Flexible spending and reimbursement accounts." Then, under the "Account summary" section, select "Enroll." You may have to enroll at the beginning of each plan year. See the plan details for more information.
Can I update my election amount?	Election amounts can be updated month to month. Simply log in to NetBenefits and select "Flexible spending and reimbursement accounts." Under "Your current benefits," select "Parking or transit." Hover over "Accounts" in the upper menu bar and select "Account summary." Select the "+" icon beside your parking or transit account, then select "Update election."
When are my funds available?	Funds are available as deductions are taken from your paycheck and contributed to your account.
How do I use the funds available in my commuter account?	Your commuter funds are loaded to the commuter debit card, in separate buckets if you have both a parking and transit balance. Fidelity will mail you a card within 5–7 business days of when you complete your online election. The funds in your account must cover the full balance of your purchase or the transaction will be declined. Make sure to file any commuter claims within 180 days of the incurred expense. The commuter debit card can be added to your digital wallet for easy access. Compatible digital wallets include Google Pay™, Apple Pay®, and Samsung Pay. To add your card to one of these wallets, select the option to add a new card and then enter your card information into the app.
How can I check my balance?	Log on to NetBenefits and select "Flexible spending and reimbursement accounts." Under "Your current benefits," select "Parking or transit." Your current balance displays on this page. If you have several reimbursement accounts, you may need to move further down the page to view each balance.

Frequently asked questions

How can I unenroll in commuter benefits as an active employee?	To cancel your enrollment, log in to NetBenefits and select "Flexible spending and reimbursement accounts." Under the "Account "summary" section, select a commuter benefit. From there, follow the instructions for updating your commuter enrollment. Your commuter debit card will continue to work if you have a balance on it. The card only shuts off if you have been terminated or if you have never had any payroll deductions.
What if I have funds remaining at the end of the year?	At the end of the year, funds will automatically roll over to the new year. Since commuter benefits are a month-to-month benefit, you aren't required to reenroll. Refer to your commuter enrollment material from your employer for more details.
What happens if I terminate employment?	If employment is terminated, your commuter debit card will be deactivated and you will have a run-out period to submit mass transit or 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.
How do I order a replacement debit card?	Debit cards can be reported lost or stolen and reordered online or by calling.

Fidelity Workplace Services LLC, 245 Summer St., Boston, MA 02210

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