

# Commuter Benefit Account

Save between 25-40% on your commuter parking and transit expenses with a Commuter Benefit Account!



A Commuter Benefit Account allows you to set aside pre-tax dollars from your paycheck to pay for qualified parking, vanpooling or transit passes related to your work commute. By using pre-tax dollars, you save on average between 25-40% on qualified expenses! **Qualified expenses include:**

**Commuter Parking** expenses incurred by an employee to park their car on or near their work or a location from which the employee commutes to work.

**Commuter Transit** expenses incurred by an employee for any pass, token, fare card, voucher or similar item for mass transit to work.

**Commuter Vanpooling** includes travel from an employee's home and work in a vehicle that has seating capacity for at least 6 adults and at least 80% of the mileage use is for the purpose of transporting employees to and from work.



## CONTRIBUTE

Contribute up to \$265 a month for parking expenses and up to \$265 for transit or vanpool expenses with a pre-tax deduction from your paycheck.

Funds are loaded onto your Flores Benefits Card within 1-2 business days of your pay date.



## PAY

Use the Flores Benefits Card (MasterCard) associated with your account to pay for parking or load funds onto a prepaid transit pass, where available, for transit expenses. Save your receipts with your tax records.

*Tip: setup a recurring online purchase to load funds onto your transit pass if offered in your area!*



## SAVE!

up to 40% on qualified expenses since you used pre-tax dollars to pay for your qualified commuter-related expenses!

# FAQs

## **What if my transit authority does not offer a prepaid transit pass, token, fare card or voucher in my area or my Flores Benefits Card doesn't work?**

You should attempt to pay for your commuter transit services with your Flores Benefits Card. If the transaction fails, pay out of pocket and save your receipt. You can file a claim for reimbursement on our Flores247 Web Portal.

## **Can I manage my account online?**

Absolutely! When you enroll, you will be sent a Flores Participant ID number you can use to create an account at [www.flores247.com](http://www.flores247.com). You can view your account balance, reimbursement history, file claims and more. Be sure to visit the Settings page to provide your email address and enroll in SMS text alerts to stay updated if you need to file a claim. You can also provide direct deposit information so reimbursements can be sent directly to your bank account.

## **How does the claim process work?**

You can use our Flores247 Web Portal or Flores Mobile App to file claims electronically. Claims are processed daily. If you provide your email address or sign up for SMS alerts, we will send you an e-Status email notifications or text when your claim is received, processed and paid.

Please break down all claims by month and include copies of your receipts or a signed affidavit (available under Documents after you log in) to verify the expenses you are claiming.

## **I'm also enrolled in the Health Care FSA. Will I have a separate Mastercard for my FSA?**

No. If you are enrolled in any other Flores-administered benefits utilizing the Flores Benefits Card, your funds for each plan will be loaded onto the same card. When you make a transaction, the card will pull funds from the appropriate balance based upon the MCC code of the merchant.

## **Can I use the Commuter Benefit Account for my spouse's commuter expenses or parking/transit expenses I incur outside of my commute?**

No. The CBA may only be used for your work-related commuter expenses. You cannot use the CBA to pay for general travel expenses, even if they are business-related.

## **Can I change my contribution amount after I enroll? Is there a deadline to submit expenses?**

You can make changes to your elections as permitted by your employer in the plan policy document associated with your account. Claims filing deadlines, if applicable, may vary by employer and will also be explained in the plan policy document. Your policy document will be available from your HR Department or you may access it online after you log-in to [flores247.com](http://flores247.com) in the Document Library.