

Employee FAQ: Commuter Accounts

What is a commuter account?

A commuter account is an employer-sponsored benefit program that allows you to set aside pre-tax funds in separate accounts to pay for qualified mass transit and parking expenses associated with your commute to work.

Why should I participate?

Contributions to a commuter account are deducted from your paycheck on a pre-tax basis, reducing your taxable income. You can save an average of 30% on your eligible transit and parking expenses.

What is a qualified mass transit expense?

Qualified expenses include transit passes, tokens, fare cards, vouchers, or similar items entitling you to ride a mass transit vehicle to or from work. The mass transit vehicle may be publicly or privately operated and includes Van-pool, bus, rail, or ferry.

What qualifies as van-pooling?

Van-pooling is not to be confused with carpooling. Van-pooling requires a commuter highway vehicle with a seating capacity of 7 or more passengers. At least 80 percent of the vehicle mileage must be for transporting employees between their homes and workplace with employees occupying at least one-half of the vehicle's seats (not including the driver's seat).

Whose commuter expenses are covered?

Qualified expenses include those incurred for your transportation between your residence and worksite. Expenses for your spouse or dependents are not eligible.

What is a qualified parking expense?

Get reimbursed for parking expenses incurred at or near your work location or a location from which you continue your commute to work by carpool, van-pool or mass transit. Out-of-pocket parking fees for parking meters, garages and lots qualify. Parking at or near your home is not an eligible expense.

How long do I have to submit manual (non-debit card) parking or mass transit claims for reimbursement?

The IRS requires parking and mass transit expenses to be submitted for reimbursement within 180 days or 6 months after the service is provided to be eligible for reimbursement.

How does it work?

You authorize your employer to deduct a pre-tax amount for parking and/or van-pooling/transit from each paycheck, up to the IRS limits stated above. You can then pay for the qualified expense with your NueSynergy debit card or submit a claim for reimbursement either by going online to www.mykansascdh.com or emailing a claim form to kansassupport@nuesynergy.com.

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Have questions or need more
information? Call 855-750-9440

Can funds from a “Mass Transit FSA” be used to pay for eligible parking expenses if you don’t have a “Parking FSA?”

No. Each commuter account has specific expenses that are eligible to be reimbursed.

There is no “use it or lose it” provision with these 2 FSAs. Does that mean I can use any leftover funds for expenses incurred in a different plan year (i.e., I have \$200 left in my fund but don’t incur expenses until 2024, can I use the balance for those expenses)?

Yes. Both the Parking and mass transit FSA allow for unused funds to be carried over into the new plan year to reimburse for eligible expenses.

Am I able to change or stop my election for my deductions any time during the year, or do I need to have a “qualifying event?” (i.e., if my job changes and I no longer have parking fees/expenses)

Yes. You can make adjustments to your contribution amount, enroll, or terminate participation in the Parking or mass transit FSA at any time.

If I already have my parking expenses deducted from my state paycheck on a pre-tax basis, do I need to use this FSA?

No. You do not need to enroll in the Parking FSA if you are already having parking expenses deducted pre-tax from your state paycheck.

Is there a limit to how much I can contribute or spend each month?

Yes. Monthly limits are set by the IRS. Currently, contributions as well as monthly spending for mass transit and van-pooling are limited to \$300 per month. Parking contributions as well as monthly spending are limited to \$300 per month. Any monthly expenses above these limits cannot be exempt from taxes and cannot be applied to future months.

Will I use the same NueSynergy debit card from my other FSAs for these commuter accounts, or will I receive a new card?

Yes. If you currently have a NueSynergy debit card as part of your participation in another FSA, you will use the same NueSynergy debit card to pay for eligible parking or transportation expenses if the vendor allows. Remember to keep copies of your receipts should they be requested to substantiate the debit card transaction.

Does the \$300 monthly maximum apply separately to each benefit?

Yes. The Parking FSA and mass transit FSA each have a monthly contribution limit of \$300.

Can I use my commuter account for commuting expenses like tolls and gas?

No. Benefits may not be used for tolls, gas, mileage or other personal commuting expenses.

What type of “proof” or receipts will be required for reimbursement? What details must be included on the receipts to validate the expense?

A valid receipt should have the merchant’s name, date, amount of expense, and a description of the purchase. If you are not given a receipt, a signed claim form will be acceptable showing the amount of the expense that you incurred for that time period.

In the Van-pools, will a monthly statement from the van pool administrator be sufficient for reimbursement?

Yes. A monthly statement from the Van-pool providing dates of service, amount of expense, and a description of the purchase will be sufficient for reimbursement.

Will I be able to use my debit card for eligible expenses if the vendor allows me to pay with debit card?

Yes. You can use your NueSynergy debit card to pay for eligible parking or transportation expenses if the vendor allows. Remember to keep copies of your receipts should they be requested to substantiate the debit card transaction.

Is my full Parking and/or Mass Transit election available to me up front or as funds are contributed each payroll cycle?

Parking and/or Mass Transit contributions will be available as they are deposited each payroll cycle.

Can I use my commuter account to pay for business or personal travel expenses?

No. You can only use commuter account funds to pay for your regular commute between your home and office on mass transit or van-pools.