

FlexCommute

The Tax-Free Way to Go!

What If I Drive and Take Public Transportation?

That's the beauty of **FlexCommute**; you can be reimbursed for both your parking and your transportation expenses. Let's say you drive to a commuter train parking lot, for which you pay a monthly fee. You then also have a monthly commuter ticket for which you pay. With **FlexCommute**, you can have two separate amounts deducted from your check.

Example: Joe deducts \$190 for parking and \$100 for transit passes per month. If Joe regularly spends \$100 for parking and \$120 for transit passes, he can't submit one receipt for \$220 and get reimbursed. You only receive reimbursement for the maximum monthly allowable in each category. If at any time you are over-withheld, you can discontinue your participation until you use up the money in your account. (You cannot transfer deductions or reimbursements between a transportation account and a parking account.)

How Do I Get Reimbursed?

The **FlexCommute** Program allows for multiple options incorporating the latest technology. Based on the program your employer chooses, you may have the option to purchase passes and pay for parking via a web-based distribution-type benefit or for a reimbursement type benefit using a Debit Card, Fare Cards, Direct Deposit, voucher or check. The choice is yours. Parking and Transit benefits have monthly maximum amounts and therefore the benefit is a monthly, not annual benefit.

*Restrictions may apply in various regions regarding mass transit reimbursement.

Can I change the amount withheld from my salary?

Depending on your plan design you may be able to make changes to your election quarterly, monthly or anytime (frequency determined by your employer). Here are some examples that may necessitate a change in your election:

- your work location changes and you no longer need parking
- the parking lot closes down
- employment hours increase or decrease
- current parking rates increase or decrease

What If The Vendor Doesn't Accept Credit or Debit Cards?

You may fax your claims 24 hours a day to the **FlexCommute** Member Services department at their toll-free fax number (877)-855-7105. Substantiation for parking expenses can be receipts or cancelled checks. Transit pass substantiation can be a copy of the transit pass, a receipt, cancelled check (payable to the transit authority) or a written statement attesting that you incurred valid transportation expenses for the month. You will be reimbursed as frequently as you submit claims. **Direct deposit is the quickest and easiest way to get your money!**

What Happens if I Leave My Employer?

You no longer will be eligible to participate in the Plan. You will have 90 days after the end of the plan year to submit parking or commuter expenses that were incurred during your employment. If you have a balance remaining at the end of the plan year and do not submit receipts to exhaust your balance, you forfeit the remaining funds in your account.

How Do I Enroll?

Based on the plan design you may enroll using the web-based distribution benefit by logging onto www.padmin.com and following the instructions provided to you in your enrollment materials. All others, simply complete the enrollment form provided to you by your employer.



For more information, please contact us at 1-800-688-2611 or visit us online at: www.padmin.com