

Give Yourself a Pay Raise



The Commuter Benefits Reimbursement Accounts allow you to pay for eligible Transit and Parking expenses using pre-tax money. This reduces the amount of Federal Income and FICA taxes that you pay which is like giving yourself a pay raise.



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Flex Facts

Commuter Benefits
Flexible Spending Account



Give Yourself a Pay
Raise

Commuter Benefits Reimbursement Account

Overview

A Commuter Benefits Reimbursement Account allows you to have money deducted from your pay on a pre-tax basis and put into an account that you can use to pay for eligible mass transit and parking expenses. Common expenses that are eligible include;

- Parking near your employers place of business
- Parking at a park and ride facility where you take mass transit to work
- Daily, weekly or monthly passes for eligible mass transit that you use to get to work

Ineligible expenses include;

- Bridge tunnel or highway tolls.
- Personal vehicle expenses
- Parking or transit for non work related travel
- Transit or parking expenses for business meetings
- Expenses incurred by other people

To participate in the Commuter Benefits you must make an election before the beginning of the month. The maximum that you can elect is \$230 per month for Parking and \$230 per month for Transit. Funds are taken out of your pay on a pre-tax basis and are available on the day they are taken.

Claims Process

Your funds become available on the day that they are deducted from you pay. Claims can be filed manually, electronically or by using a Flex Facts debit card at the point of service.

The easiest way to use your funds is by using your Flex Facts debit card at the point of service. The card can be used at any mass transit or parking facility that accepts MasterCard. When you use your card funds are automatically deducted from your account to pay for eligible expenses.

If you are not able to use your card at the point of service you can file a claim online, by fax or by mail. To file electronically simply log into your account, click on the file claim button and follow the instructions. To file via fax or mail simply complete the Flex Facts Claim Form and fax or mail it to our offices. Manual claims are reimbursed via direct deposit or manual check. To speed up the reimbursement process please sign up for direct deposit by logging into your account.

You must file your claims within 180 days from the date the claim is incurred. This is an IRS requirement.

Account Information

You can access your account information on-line 24/7 at www.flexfacts.com or between 8:30 AM and 8:30 PM EST by calling 877-94-FACTS (877-943-2287).

Unused Funds

Money left over at the end of the month is carried over into the following month. However, the IRS maximum of \$230 is the maximum that can be reimbursed in any month. Any funds left in the account upon termination will be forfeited.

You can adjust your transit and parking election at any time. If your balance exceeds the amount that you need for a month you should adjust your election.

To enroll in the Commuter Benefits log into our website, www.flexfacts.com, and click on "Participant Login" in the top right hand corner. This will bring you to the login for the Participant Portal. You will need to click on the blue "Create Account" link in the middle of the page. Fill in all of the fields with an asterisk except for the "Card Number" Field. You will need an "Employer ID" which your employer will provide to you.