



Commuter Reimbursement Account

Getting real about your commuter savings

You made a great decision by enrolling in a commuter reimbursement account (CRA)! Now that you've gotten the difficult decisions out of the way, use this packet to learn how to best take advantage of your account. Let's get started!



CRA OVERVIEW

How does a CRA work?

Your commuter reimbursement account (CRA) is a spending account for work-related commuter and parking costs. You get to decide how much to put into your account each month and then use your MyAmeriflex Debit Mastercard to pay for expenses like transit passes and parking.

Your account is funded with pre-tax payroll deductions, which puts more money back in your pocket by lowering your taxable income. You can change how much money you put into the account month by month and any unused money at the end of the month will roll over to the next. But if you think you didn't contribute enough money one month, you can easily increase your contribution for the next month. Keep the monthly limit in mind, though, as any contributions that exceed the monthly limit must be made on a post-tax basis.

MONTHLY CONTRIBUTION LIMIT

- \$270/month for transit expenses
- \$270/month for parking expenses

ELIGIBLE EXPENSES

- Public transit - train, subway, bus, ferry, or vanpool
- Rideshare services
- Parking
- SpotHero reserved parking

TRANSIT ACCOUNT OVERVIEW

A transit account can be used to pay for transit expenses to go from home to work, and back home. Transit funds and Parking funds are not interchangeable. Funds are available as deducted from your payroll. Other important things to know:

- Both you and your employer can fund the account
- Contributions that exceed the monthly limit must be made post-tax
- No manual claims are permitted per IRS rules
- Mass transit passes may only be paid at the point of sales with your MyAmeriflex Debit Mastercard
- You can only use funds while you are an active employee, and your employer cannot grant an extension for you to use funds after termination
- COBRA does not apply to your transit account
- Because expenses cannot be reimbursed after you terminate from your job, you should avoid developing a large account balance

ELIGIBLE TRANSIT EXPENSES

- Transit Pass Expenses incurred for any pass, token, farecard, or voucher that entitles a person to transportation (or transportation at a reduced price) on mass transit facilities (whether or not publicly owned) or provided by any person in the business of transporting persons for compensation or hire if provided in a highway vehicle with a seating capacity of at least six adults (excluding the driver).
- Commuter Highway Vehicle (Van-Pool, i.e., transportation in a commuter highway vehicle if such transportation is in connection with travel between the employee's residence and place of employment)
- uberPOOL and Lyft Line rides to and from work

INELIGIBLE EXPENSES

- Tunnel, bridge, or highway tolls (EZ Pass)
- Fuel, mileage or other costs incurred to operate a personal vehicle or taxi
- Non-work related transportation expenses
- Expenses incurred in traveling from your office to business or client meetings
- Transit expenses of your spouse and dependents
- Expenses incurred prior to the date of plan election. Expenses incurred after the date of termination of the employee.

PARKING ACCOUNT OVERVIEW

A parking account can be used to pay for work-related parking expenses. The funds in your account are available as deducted from your payroll. Other important things to know:

- Both you and your employer can fund the account
- Contributions that exceed the monthly limit must be made post-tax.
- Parking expenses may be paid with use of your MyAmeriflex Debit Mastercard
- Reimbursement for parking expenses incurred up to 180 days prior may be requested with a claim form
- You can only use funds while you are an active employee, and your employer cannot grant an extension for you to use funds after termination
- COBRA does not apply to your parking account

ELIGIBLE EXPENSES

- The plan may only be used for the employee to pay for work site-related parking expenses.
- Eligible Parking Expenses are incurred to park your vehicle in a parking garage or lot on or near the business premises of your employer or to park your vehicle at a location from which you commute to work by (a) mass transit facilities, (b) a commuter highway vehicle, or (c) carpool.

INELIGIBLE EXPENSES

- Non-work related parking expenses
- Expenses incurred in traveling from your office to business or client meetings
- Transit or parking expenses of your spouse and dependents
- Any claim submitted more than 180 days after the expense is incurred.
- Expenses incurred prior to the date of plan election.
- Expenses incurred after the date of termination of the employee.

GETTING STARTED CHECKLIST

Use this checklist to take full advantage of all the great resources made available to you through your commuter reimbursement account.



Set up your MyAmeriflex account

MyAmeriflex is where you'll have real-time access to all of your account information, including your current balance, transaction history, payment status, and more. To register your account, visit myameriflex.com, select "Login to your account," and click "Participants." Then click the "New User Registration" link to get started.



Download mobile app

The MyAmeriflex App lets you access and manage your account anywhere you go, 24/7. It puts all of the great features of the MyAmeriflex Portal right at your fingertips. You can download the app on the Apple App Store and Google Play.



Register for complimentary ID theft protection

Ameriflex is pleased to offer our cardholders complimentary access to Mastercard's comprehensive Identity Theft Protection program*, powered by CSID®. You can rest assured knowing that if your MyAmeriflex Debit Mastercard (or any other debit/credit cards you choose to register!) gets misplaced or stolen, you can utilize Mastercard's industry-leading ID theft protection and restoration services for everything you may need. To register, visit myameriflex.com/IDtheftprotection.



Use your card

You will receive a MyAmeriflex Debit Mastercard that can be used to make eligible purchases. Your card will be mailed within 7-10 business days after your enrollment is processed by Ameriflex.



Enroll for direct deposit

By enrolling for direct deposit, getting reimbursed is easier and faster anytime you need to pay for an eligible expenses out of pocket. Login to MyAmeriflex to set up direct deposit.



Start spending

Be sure to hang on to your receipts anytime you make a purchase.

HOW TO GET REIMBURSED FOR OUT-OF-POCKET PARKING EXPENSES

As you begin to use your account, it's important to understand how to submit a request for reimbursement for parking expenses.

Your MyAmeriflex Debit Mastercard is the quickest and easiest way to access your account funds. But if you can't use your card, getting reimbursed is quick and painless.

Step 1: Login in to your MyAmeriflex account online or through the MyAmeriflex App

Step 2: Click the File a Claim button

Step 3: Fill out all of the required fields and attach documentation

Step 4: Click submit

You can view the status of a pending reimbursement anytime through MyAmeriflex or the mobile app. If any further action is needed before the reimbursement is processed, you will receive an alert through your account. Please note, manual requests for reimbursement can only be submitted for parking expenses. Transit expenses must be paid for using your MyAmeriflex Debit Mastercard.