

# Commuter Benefits



## What are Commuter Benefits?

They are employer-sponsored benefits that allow you to set aside pre-tax earnings from your paycheck to pay for work-related mass transit and parking expenses.

## Why should I participate?

You will save 25-30% on these types of expenses because your contributions are excluded from any Federal, State, and FICA taxes.

## How does it work?

You set aside pre-tax dollars each pay period, up to the IRS Section 132 monthly maximum (\$270 for 2020), to use for Transit and/or Parking expenses. You may be issued an NBS Smart Card to pay for your eligible expenses at the point of sale. If you cannot use your Smart Card, you may submit a claim online or through our mobile app.

Commuter plans are not “use it or lose it” benefits - your plan may allow funds to roll-over from year to year. Also, you can make changes to your contributions according to the terms of your plan.



## Qualifying Expenses

### Transit

- Mass Transit Pass (bus, subway, train, light rail, ferry, etc.)
- Vanpool
- UberPool and Lyft Line Ridesharing Programs\*

### Parking

- Parking at a facility near your place of work
- Parking at a facility from where you commute to work

## Non-Reimbursable Expenses

- Non-work related Transit and Parking Expenses
- Expenses reimbursed by your employer
- Bridge and Road Tolls
- Private Carpool Expenses
- Gas/Fuel Expenses
- Transit and Parking expenses for your dependents

\*The NBS Smart Card is integrated with UberPool and Lyft Line. In order to use the NBS Smart Card for these expenses you must register prior to your first ride.