



A Commuter Benefits Plan is a great way to reduce your commuting expenses. This program allows you to use pre-tax dollars to pay for qualified transit and parking expenses related to your commute to and from work.



WHAT ARE QUALIFIED EXPENSES?

There are two types of Commuter Benefit plans available to Swarthmore College employees, Transit and Parking. Eligible expenses for each include:

Transit

- » Use of mass transit vehicles, including commuting to/from work on a bus, train, subway, and ferry
- » Vanpools

Parking

- » Parking at or near your worksite
- » Parking at a location where you commute to work (e.g., by mass transit or for carpool)

HOW DO I USE COMMUTER BENEFITS?

- » After enrolling, you will receive a debit card from PayFlex which can be used to access your available commuter funds. Use your PayFlex card to pay for eligible expenses directly from mass transit providers such as SEPTA.
- » Eligible parking expenses can be paid out of your personal funds, and then you can submit a claim to PayFlex to pay yourself back.
- » You can access funds up to the balance in your Transit or Parking account. Note that these are two separate accounts; you cannot access the Parking account for payment of Transit expenses, or vice versa.

HOW DO I ENROLL OR CHANGE MY COMMUTER BENEFITS?

You can enroll from your mySwarthmore account:

- » Login, and go to the **Employee Main Menu**
- » Click on **Benefitfocus Employee Login**
- » Select **New employees**
- » You'll see "**Your benefits at a glance;**" from this menu select **Change current benefits**
- » Under **Select a Life Event**, choose "**I do not have a life event but would like to edit my HSA or Transportation benefit**"
- » If you're not already enrolled, click on **Edit coverage**
- » Once you are enrolled (or if you are already enrolled), enter your monthly contribution amount
- » Follow the instructions at the bottom of the page to save changes

When you've completed the enrollment process, you will receive a congratulations message with a link to review and/or print your Benefit Summary Report for your records. Changes will be processed as soon as administratively possible, in accordance with vendor and payroll deadlines.

HOW MUCH CAN I ELECT FOR COMMUTER BENEFITS?

For 2022, employees may contribute up to \$280 per month for Transit benefits, and up to \$280 per month for Parking benefits. This amount is established by the IRS, and is subject to change annually.

OTHER IMPORTANT INFORMATION

- » Commuter benefit elections (Transit and Parking) may be changed at any time during the year; elections for these benefits are not limited to the annual open enrollment period.
- » Unused balances roll over from one month to the next, and from one year to the next. There is no annual Use It or Lose It provision.
- » If you leave Swarthmore and have unused funds in your Transit and/or Parking account, those funds will be forfeited if a claim is not filed for reimbursement of expenses incurred prior to your last day at Swarthmore.

Questions?



Contact PayFlex with Commuter Program questions at 1-844-729-3539; they are available Monday through Friday, 8 a.m. to 8 p.m. and Saturdays from 10 a.m. to 3 p.m. And you can visit www.PayFlex.com for more information.