# An Employee Guide to the Qualified Transportation Benefit Plan (QTBP) Program 2017PY

Benefit Strategies, LLC has been engaged to administer the Qualified Transportation Benefit Program for the Commonwealth of Massachusetts as of April 2010. This document will answer the most frequently asked questions (FAQs) that employees have about the QTBP.

**Overview**

**Q:** What exactly is the QTBP made up of and who's eligible to enroll into the program?

**A:** The QTBP is a pre---tax benefit that consists of two (2) distinct categories: **Parking** and **Transit**. If you pay to park in a garage or lot at or near your work or commuter rail station, that monthly expense can be tax exempt up to the IRS maximum limit.

**NOTE: For the 2017 plan year the maximum pre-tax limit for Parking is $255 per month.**

If you ride the T, Commuter Rail, bus, ferry, or other public transportation to work, that monthly expense can also be tax exempt up to the IRS maximum limit.

**NOTE: For the 2017 plan year the maximum pre-tax limit for Transit is $255 per month.**

Active state employees are eligible to participate in the QTBP program. Claims incurred after your effective date are eligible for reimbursement. Employees must work at least 18.75 hours in a 37.5 hour workweek or 20 hours per 40 hour workweek. This is an employee (including contracted employees) benefit only.

**Q:** How do I enroll?

**A:** Employees will need to enroll through Benefit Strategies in order to receive the pre---tax benefit. The enrollment form is available here or on our www.benstrat.com website by clicking on the ***Commonwealth Transportation Benefits Logo*** in the bottom right hand corner of the home page, then clicking on the same Election Change Form icon at the top of the page.

If you want to participate in both the Transit and Parking programs you must make elections in each benefit's section on the election form.

**Q:** If I no longer wish to participate in the program, for whatever reason, can I opt out of the program at any time? If so, how do I do that?

**A:** Yes, you may opt out of the program at any point during the plan year. Since it is a month-to-month benefit, you can be enrolled one month and opt out for the following month**. To cease your participation in the plan, you simply access the aforementioned enrollment form on the www.benstrat.com website and enter $0 amount in the provide section for Transit or Parking benefit.

Once you submit the form, a copy of the request will be sent to Benefit Strategies and a copy is also sent to your division's appointed payroll contact, who will make the necessary updates to payroll to reflect your change request.

****Caution**: Though you can opt out at any time, the effective date of cancellation will correspond to the payroll schedule since the account is pre-funded. For example, you cannot decide on Feb 28, **2017** that you want to opt out effective Mar 1, **2017** because you've already been deducted for Mar **2017** in a previous payroll. Please refer to the payroll schedule link located in each plan's enrollment section. In the above example, a cancellation request submitted on Feb 28, **2017** will be effective for Apr 1, **2017** for Transit benefit, as the deadline to submit the election form for Mar **2017** was Feb 1, **2017**. A cancellation request submitted on Feb 28, **2017** will be effective for Apr 1, **2017** for Parking benefit, as the deadline to submit the election form for Mar **2017** was Feb 15, **2017**.

Also Please Note: Once you have ended your Benefit Strategies account, if you have an auto load Charlie Card, you would then have to manage the account with the MBTA separately.

**Transit**

**Q:** What expenses are considered eligible Transit

expenses?

**A:** Qualified Transit expenses include:

The cost of any pass, token, fare card, voucher, or other item that entitles the employee to use mass transit for the purpose or traveling to or from his/her place of work.

Transit may be via:

- A mass transportation system.
- A private mass transit enterprise conducted by a company or individual that is in the business of transporting people in a "commuter highway vehicle." Such a vehicle must have a seating capacity for six or more adults and at least 80 percent of the vehicles mileage must be from transporting employees to and from their place of work.

**Q:** How do I obtain my Debit Card or ticket/pass once I have submitted my enrollment form?

**A:** Once your account with Benefit Strategies has been established, you will receive at home your Benefit Strategies Visa debit card to purchase your pass, ticket or load value onto your Commuter Rail Card.

**Q:** How can I use the card to purchase my pass?

**A:** This can be done in a variety of ways:

- At a MBTA vending machine
- At an independent merchant*
- Online through the MBTA website

**Q:** What's the maximum PRE---TAX deduction allowed?

**A:** The **2017** Transit limit is **$255**/month. The monthly fee for this program is $1.50. The fee will be taken as part of the pre-tax amount. You will only be charged one fee if you are enrolled in both programs.

**Q:** What happens if my monthly pass expense for transit exceeds the pre-tax maximum?

**A:** You can enroll for a monthly amount greater than the tax limits. Benefit Strategies and your payroll department will calculate the pre and post tax amounts through your payroll. **IMPORTANT: your deduction will not be split up bi-weekly between your 2 checks monthly. The Transit deduction is taken out in full from your 1st paycheck of every month.** You do not need to sign up for separate pre and post tax amounts, just enter the entire amount on the enrollment form. Any amount above the limit will not be included in the pre-tax deduction on your pay advice.

**Q:** What should I do if my debit card does not work at the station when I go to purchase my monthly pass?

**A:** Please contact Benefit Strategies immediately if you experience an issue with the debit card.

**NOTE: Benefit Strategies will not be reimbursing employees for daily commuting expenses should there be an issue purchasing their monthly pass.**

**Parking**

**Q:** What expenses are considered eligible Parking expenses?

**A:** Qualified parking expenses include:

- Parking a vehicle in a facility that is near the employee's workplace
- Parking at a location from where the employee commutes to work (e.g., train station, or by carpool)

**Q:** How will I pay for my Parking pass once I have submitted my enrollment form?

**A:** Once your account with Benefit Strategies has been established, you will receive at home your Benefit Strategies Visa debit card. This debit card will contain your available balance for the QTBP you are enrolled in. You will use your new Visa debit card to purchase your pass. If the parking garage you use does not have the capability to run your card, you will simply need to submit a claim via fax/email/online account for the expense and Benefit Strategies will reimburse you.

**Q:** What's the maximum PRE-TAX deduction allowed?

**A:** The **2017** Parking limit is **$255**/month. The monthly fee for this program is $1.50. The fee will be taken as part of the pre-tax amount. You will only be charged one fee if you are enrolled in both programs.

**Q:** What happens if my monthly Parking expense exceeds the pre-tax maximum?

**A:** You can enroll for a monthly amount greater than the tax limits. Benefit Strategies and your payroll department will calculate the pre and post tax amounts through your payroll. **IMPORTANT: your deduction will not be split up bi-weekly between your 2 checks monthly. The Parking deduction is taken out in full from your 2nd paycheck of every month.** You do not need to sign up for separate pre and post tax amounts just enter the entire amount on the enrollment form. Any amount above the limit will not be included in the pre-tax deduction on your pay advice.

**Other FAQs**

**Q:** If I drive to the T---station, park my car in their lot and take the T into work, can I enroll in both Parking and Transit?

**A:** Yes. You can enroll in both accounts. The monthly pre-tax maximum remains the same for each plan.

Example: Your Monthly Transit cost is $300 and the Monthly Parking cost is $400. The pre-tax eligible amount for Transit is **$255** in **2017**. The pre-tax eligible amount for Parking is **$255** in **2017**. This is a total pre-tax amount of $510. Any amount in excess of the maximum would be put on a post---tax account.

**Q:** On what date each month will the debit card be loaded with my monthly amount?

**A:** Both Transit and Parking funds are loaded onto the Visa debit cards on the 20th of each month which is to be used for the following 1st of the month benefit/expenses. ** Your online account will also show this balance at that time and you can file claims for reimbursement in lieu of using the card, where applicable.

**Due to the timing of the Parking payroll file the parking funds are pre-funded on the 20th of every month, based on the enrollment or change completed on the election form. Once Benefit Strategies receives the actual payroll file from the Commonwealth and verifies the actual deduction has been taken, then the account will be validated, but in the event that the payroll files show less of a deduction or nothing taken, then the pre-funded Parking funds will be removed. Example: Enrollment for $250 Parking benefit is elected online by completing the election form for Apr **2017** benefit month. Benefit Strategies creates the account and adds the funds to the Visa debit card on Mar 20, **2017**. Deduction is verified on Friday Mar 24, **2017** to confirm the deduction was actually taken – if the file shows $0 deduction taken or less then $250, Benefit Strategies will revise the balance from the $250 that was already pre-funded on the 20th, to match up the actual payroll deduction.

**Q:** Can employees make changes during the year?

**A:** Yes, you may change your election amount month-to-month. A new online election form would need to be submitted to Benefit Strategies to implement the change.

**Q:** If I need to submit a claim form to Benefit Strategies instead of using the Benefit Strategies Visa debit card, how and when are they reimbursed?

**A:** Benefit Strategies sends direct deposits or reimbursement checks every Monday, Tuesday and Thursday.

In order to have Direct Deposit, you would simply need to log into your account and set it up under the Manage Banking Information section of the portal or complete a direct deposit authorization form and return to Benefit Strategies. The form is also found here or in the "Forms and Resources" section on www.benstrat.com.

**Q:** What payment type do I select when prompted at the purchasing desk/machine?

**A:** Please be sure to select **"CREDIT"** as the payment method if you use your card at a kiosk. While the card says "debit" on it, it is a pin-less card and must be processed as credit to be approved.

**Q**. If I'm enrolled in both the Transit and Parking benefits, how will I see those deductions on my paycheck?

**A**. Each benefit is deducted in full as one deduction from one paycheck – the Transit premium is deducted from the 1st paycheck every month, and the Parking premium is deducted from the 2nd paycheck every month.

**Q:** How can I contact Benefit Strategies if I have a question about my account?

**A:** You can get up to date account information by logging into your online account or calling Benefit Strategies at 877-353-9442 and using the automated phone system available 24 hours a day, 7 days a week. Benefit Strategies also offers an experienced, well trained professional staff to answer any issues that employees come across during office hours 8:00 AM to 6:00 PM ET, Monday through Thursday and 8:00 AM to 5:00 PM ET on Friday. Employees can email any inquiry they have to ClientServices@benstrat.com