



## Commuter Spending Account (CSA)

A Commuter Spending Account (CSA) is an IRS regulated, employer-sponsored benefit plan that allows you to pay for eligible parking and transportation expenses with pre-tax money.

**There are two types of CSAs:**

- 1. The Transportation Spending Account is used to pay for eligible mass transit or vanpool expenses associated with travel to and from work, including bus, train or subway.**
- 2. The Parking Spending Account is used to pay for eligible parking expenses either at your place of employment or at a location where you use mass transit.**

**Below are a series of common questions related to CSAs.**

### **How do participants benefit from the Parking and Transportation Plan?**

Participants may pay for certain parking, mass transit and/or vanpooling expenses with pre-tax dollars. Each dollar that goes into the plan is free from federal, state and (in most cases) Social Security taxes.

### **How does the plan work?**

Eligible employees elect how much they want to contribute on a pre-tax basis to one or both of the plans and then use the NueSynergy benefits card for approved expenses as they are incurred. You may also submit claims for reimbursement of expenses if you are unable to use your card.

### **How do employees participate?**

Eligible employees complete and return an enrollment form prior to the beginning of the plan period. This "election" is divided into equal installments that are payroll deducted on a pre-tax basis each pay period. Participants then use the prepaid benefits card or submit requests and receive reimbursements for approved expenses incurred throughout the plan period, as needed.

### **Can participants change elections during the plan period?**

Participants are permitted to make election changes throughout the plan period. There is no justification required for making a change.

### **How do participants receive reimbursements?**

Participants can fax, email or mail claims and supporting documentation for their parking expenses directly to NueSynergy. You may also submit claims online through the participant online portal. Supporting documentation can be a receipt, a bill, and/or a signed affidavit validating the submitted expense. After the claim has been reviewed and the expense approved, payment is then issued to the participant via direct deposit or a check. Claims are processed daily and payments are issued at least once per week. Mass transit expenses must be paid for using the NueSynergy benefits card.

### **What happens if a participant terminates employment?**

If a participant terminates employment, participation in the plan will also terminate.

### **What eligible expenses are allowed?**

Eligible expenses are parking, mass transit and/or vanpooling expenses incurred by a participant for the purpose of commuting to and from a place of work. Spouse and/or dependent commuter expenses are not eligible. Expenses submitted through this benefit cannot be resubmitted through an income tax return.

Parking must be on or near the premises of the participant's employer or on or near a location from which the participant commutes. Parking on or near property used by the participant for residential purposes is not permitted. Metered parking is permitted.

Mass transit/vanpooling expenses must be incurred through public transportation or by a carpool or vanpool service.





## Eligible Transportation Expenses

- Transit Passes
  - Any pass, token fare card, voucher, or similar item if the transportation is:
  - On mass transit facilities (bus, subway, railway, ferry) or
  - Provided by an entity in the business of transporting persons if such transportation is provided in the type of highway vehicle eligible for use in vanpooling.
- Vanpooling
  - Vanpooling is transportation to and from work and your residence if in a "commuter highway vehicle." A commuter highway vehicle is defined as:
    - A highway vehicle with capacity for six or more adults (not including the driver)
    - Having at least 80% of the mileage used for the purpose of transporting employees between work and residence
    - Carrying at least one-half of the adult seating capacity of the vehicle (not including the driver)

## Eligible Parking Expenses

- Must be at or near the business of your employer
- Must be at or near a location from which you commute by vanpooling, in a commuter highway vehicle, or by carpool
- Does not include parking at or near your residence

