

## **FOR SENIOR COLLEGES ONLY: Commuter Benefits Program – Commuter Card Unrestricted Plan FAQs**

### **What is the Commuter Benefits Program Commuter Unrestricted Card?**

The Commuter Unrestricted Card is a stored value debit card linked to a special Transportation Spending Account, secured by CUNY's Transit Benefit provider, WageWorks. Under this option, you can elect to have any deduction amount up to \$125, the current pre-tax per month. Deductions exceeding \$125 are allowed. The amount over \$125 will be deducted post-tax. With the Commuter Unrestricted Card, you designate a deduction amount to suit your commuting needs. The Commuter Unrestricted Card is funded each pay day with your transportation deduction.

The Commuter Unrestricted Card is a financial instrument regulated by the United States Department of the Treasury Regulation E. Users of the Commuter Card have all the protections afforded other credit and debit card users under Regulation E. The Commuter Benefits Program – Commuter Unrestricted Card Plan Terms and Conditions outline Commuter Unrestricted Card user rights and responsibilities. Please review them.

### **Where is the Commuter Unrestricted Card accepted?**

Your Commuter Card will work at transit provider vending machines and ticket windows throughout the New York metropolitan area including NYCT MetroCard Vending machines, Metro-North Railroad, Long Island Railroad, New Jersey Transit, PATH and many other providers. To see a list of where the Commuter Unrestricted Card will work - visit <http://getwageworks.com/nyc/transitcard>. Your Commuter Unrestricted Card can only be used at transit provider vending machines, ticket window and transit provider online stores. Your Commuter Unrestricted Card cannot be used to purchase tickets at other merchants (for example, a grocery store, drug store or newsstand).

### **Is the Commuter Unrestricted Card the best option for me?**

The Commuter Unrestricted Card may be the best option for you if:

- You want to save 20-40% from your monthly transit expenses.<sup>1</sup>
- You use Long Island Railroad, Metro-North Railroad, PATH or New Jersey Transit or other transit providers not covered under the previous plans.
- You use online/web options such as the MTA's Mail&Ride program or WebTicket program or New Jersey Transit's Quik-Tik program.
- You use the MTA EasyPayXpress program.
- You use the MTA Reduced-Fare MetroCard.
- You ride on MTA express buses.
- You change transit providers from month to month or week to week.
- You want to buy daily or weekly tickets some times.
- You prefer Pay-Per-Ride MetroCards.

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<sup>1</sup> 20-40% is illustrative of typical savings. Your actual savings depend on the cost of your transit options, your particular tax situation and the monthly IRS limits. To calculate your estimated savings – visit <http://getwageworks.com/nyc/savings> for an online calculator.

**Are there any service fees for this program?**

**Commuter Card – Unrestricted:** You can elect to have any deduction amount up to Federal pre-tax transit limits which is currently set at \$125 pre-tax per month. Deductions exceeding \$125 per month are allowed, the amount over \$125 will be deducted post-tax. You will receive a Commuter Unrestricted Card that can be used to purchase qualified transportation media from local and regional carriers' vending machines, ticket booths or websites such as the Long Island Railroad, Metro-North Rail Road and New Jersey Transit. You will pay an administrative fee of \$1.77 per month through payroll deductions.

**How is my W-2 affected?**

Your taxable wages in Box 1, Social Security and Medicare wages in Boxes 3 and 5, and state and local wages in Boxes 17 and 20 will be reduced by the value of the pre-tax Transportation Deductions from your pay.

For the Commuter Card Unrestricted Plan, the administrative fee will be deducted post-tax from your pay.

**How does the program work?**

After you enroll in the Commuter Benefits Program, your elected Commuter Card Transportation Deduction Plan amount will be taken from your wages every pay day. You will receive your new stored value Commuter Unrestricted Card in the mail. Upon receipt of your Commuter Unrestricted Card you will activate the card. Your Commuter Card will remain valid for as long as your participation in the program continues. A new Commuter Card is issued every three years.

**If I enroll, how will I receive my Commuter Card?**

Your Commuter Card will be mailed to you at the address on file with WageWorks, CUNY's Provider. Make sure you provide a complete and accurate address so that you will receive your Commuter Card in a timely manner.

**Are there any purchasing restrictions?**

The provisions of Internal Revenue Code (IRC) Section 132 do not permit pre-tax earnings set aside for transportation to be used for any other purpose.

**How do I use my Commuter Card at transit vending machines?**

You use your Commuter Card at a transit provider vending machine in the same manner as you would use a personal credit or debit card. One key thing to remember is to select "Credit" rather than "Debit/ATM" for the type of card. Although the Commuter Card is not a credit card, this is the appropriate option to choose since this card does not require a Personal Identification Number or PIN. The amount of your purchase at the machine is deducted from your Commuter Card balance.

**Is the Commuter Card a credit card?**

The Commuter Card is a MasterCard® stored value card which works just like a credit card at transit locations. There is no line of credit available, and your personal credit is not affected by use of the card – only the funds you elect to put on the card are available for use.

**What happens to the balance on the card at the end of the month?**

Any unused balance will remain on your card for future use.

**What are the eligible Commuter benefit expenses I can purchase with my Commuter Card?**

You can use the Commuter Card to purchase transit fare media for buses, subways, trains and ferries.

**What are the ineligible Commuter benefit expenses I cannot purchase with my Commuter Card?**

Ineligible expenses include, but are not limited to, gas, tolls and parking.

**Why would my Commuter Card be rejected?**

Your Commuter Card transaction could be rejected for several reasons:

- (1) You are attempting to make a transaction before your payroll deductions have been loaded on your card.
- (2) You do not have enough funds in your account to pay for the transaction.
- (3) You are trying to purchase from an ineligible merchant.
- (4) If you were prompted for a "billing zip code" and you did not enter the zip code on file with WageWorks.
- (5) You selected "Debit" instead of "Credit".
- (6) There is a temporary network problem that is preventing your card from working. You may want to try another machine or try again later in the day.

**Can I use the Commuter Card at an Automated Teller Machine (ATM) or a Check Casher to purchase my pass?**

No, you may not use your Commuter Card at an Automated Teller Machine (ATM) or a Check Casher to purchase your pass. Your Commuter Card can only be used at transit provider vending machines and online.

**What happens if my Commuter Card is not received or is damaged, lost, or stolen?**

As soon as you realize your card has not been received or is damaged, lost, or stolen, contact WageWorks Customer Service at 1-877-WageWorks (1-877-924-3967). Your old Commuter Card will be deactivated within 24 hours after you have spoken with a WageWorks Customer Service Representative. A new Commuter Card will be mailed to you to at the address on file with WageWorks, CUNY's Provider.

**Can I get a refund when my Commuter Card is Undelivered, Damaged, Lost, or Stolen?**

No, there is no need for a refund as your Transportation Deductions will still be available in your account.

**Can I get a refund of my Commuter Benefits deductions if the fare media I purchased with my Commuter Card becomes Damaged or is Lost or Stolen?**

If the fare media you purchased with your Commuter Card is damaged or is lost or stolen, you should contact your transit provider directly. If a MetroCard you purchased with your Commuter Card becomes damaged or is lost or stolen, you can call 1-212-MetroCard (1-212-638-7622) or go to the MTA's website [www.MTA.info](http://www.MTA.info) for additional information.

**How do I enroll in the Commuter Benefits Program Commuter Card Unrestricted Plan?**

You may download an enrollment form from the CUNY website at [www.cuny.edu/transitbenefit](http://www.cuny.edu/transitbenefit) and contact your College TransitBenefit Coordinator for processing and further information.

**What happens if I leave CUNY employment?**

You have 90 days after your separation date to spend the remaining funds on your Commuter Card.

**Will my enrollment carry over if I transfer to another College or another State Agency?**

No, your enrollment will not carry over if you transfer to another College or another State agency. You may need to re-enroll to start payroll deductions; however your account at WageWorks will stay intact. You must notify your College Transit Coordinator of your intent to continue in the Commuter Benefits program or otherwise you will be subjected to the 90 days spend down.

### How can I check my Commuter Card balance?

There are several different options to access your Commuter Card balance with WageWorks:

- By logging on to your account at **www.wageworks.com**.
- Call Customer Service at 1-877-WageWorks (1-877-924-3967) Monday through Friday, 8 a.m. to 8 p.m. Eastern Time and follow the prompts to access your Commuter Card balance. You will be required to provide the last four digits of your Social Security Number and home zip code to access your balance via the Interactive Voice Response (IVR) system.
- You can also check your Commuter Card balance via their mobile site at **m.wageworks.com**.

For additional information, contact:

- For questions on your Commuter Card options, contact WageWorks at **www.wageworks.com** or call 1-877-WageWorks (1-877-924-3967) Monday to Friday, 8 a.m. to 8 p.m. Eastern Time.