PayFlex®
Sandia TSA Commuter Benefits Plan
Reimbursement Account Solution

Sandia National Labs
Commuter Benefits

Commuter benefits makes it easy to help pay for certain work-related transportation and parking expenses on a pretax basis.

There are two types of commuter benefits:

- **Parking benefit.** Use pretax dollars for work-related parking expenses.
- **Transit benefit.** Buy passes or vouchers (on a pretax basis) to cover the cost of traveling to and from work. You can also load funds on to a fare card.
Eligible Commuter Expenses

**Qualified Transit benefit**
The IRS pretax limit is $130 per month*. Eligible transit costs include:
- Bus fares
- Trains
- Subways
- Ferries
- Streetcars
- Vanpools

**Qualified Parking benefit**
The IRS pretax limit is $250 per month*. Eligible Parking costs include:
- The cost of parking at or near your place of work.
- The cost of parking near or at the mass transit provider you use to commute to work.

**Qualified vanpool costs**
A van is generally considered a commuter vehicle if:
- It seats at least six adults (not including the driver)
- At least 80 percent of the vehicle’s mileage is used to transport employees to and from their place of employment
- At least half of the adult seating capacity is occupied by employees

* Pretax benefit funds are for Benefit Employee only.

Ineligible expenses include:
- Carpools
- Telecommuting
- EZ-Pass
- Taxis
- Tolls
- Fuel/Gas
Commuter Benefits
Reimbursement Account Solution
Reimbursement account solution

This solution lets you set aside money from your paycheck (on a pretax basis) to help pay for eligible transit and parking expenses.

- **Transportation account** – You can use this account to purchase passes or vouchers to cover the cost of traveling to and from work.
  - Bus and commuter highway vehicles
  - Mass transit vehicles
  - Metro and Transit pass, token fare card, voucher or similar items for transportation -- bus, train, subway and/or ferry

- **Parking account** – You can use this account for work-related parking expenses.
  - Parking expenses at or near your worksite
  - Parking expenses at the mass transit provider you use to commute to work
  - Vendor parking, including lots and garages
Using your commuter funds

Each year, the IRS sets the maximum pretax parking and transit amounts.

- The IRS pretax limit for 2014 transit expenses is **$130 per month.**
- The IRS pretax limit for 2014 parking expenses is **$250 per month.**
- 2015 IRS pretax limits have not been released as of yet, expected to remain the same.

You have 2 ways to use your funds:

Pay yourself back! You can pay for parking and transit expenses with cash, check or personal credit card. Then submit a claim to pay yourself back from your account. You can do this:

- Online
- Through the PayFlex Mobile™ App
- Fill out a paper claim form and fax/mail it to PayFlex

Use the PayFlex Card®, your account debit card. You can use the PayFlex Card to pay for eligible parking and transit expenses. When the card is used, the funds automatically come out of the member’s parking or transportation account (as long as funds are available, and the expense is eligible).

Note: If you’re purchasing a transit pass with the PayFlex Card, the provider needs to sell transit products exclusively for the card to work. The merchant or transit provider also needs to accept MasterCard®.

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It’s easy to get started

First, estimate how much you spend on parking and transportation expenses each month. This will help you decide how much to set aside in a parking or transportation account.

HealthHub.com – Helpful tools & resources
- My resources – education materials, planning tools, forms and IRS publications
- Eligible expense items – general list of commuter expenses
- Savings calculator – estimate your expenses
- Frequently asked questions – understand the PayFlex Card
- Digital library – learn more about commuter benefits
PayFlex Mobile™ App
PayFlex Mobile

Manage your account 24/7 with the free* PayFlex Mobile™ Application

Available for iPhone® and iPad® mobile digital devices, as well as Android™ and BlackBerry® smartphones.

The PayFlex Mobile app lets you:

• View your account balance
• Submit claims
• Review PayFlex Card purchases
• View a list of common eligible expenses items
• Use same username and password as the PayFlex member portal

*Standard text messaging and other rates from your wireless carrier still apply.

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We’re here to help!

Visit HealthHub.com or call us at 1-800-284-4885.

Representatives are available Monday – Friday, 7 a.m. – 7 p.m. CT and Saturday, 9 a.m. – 2 p.m. CT.

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APN: 69.25.322.1 (3/14)