



## Commuter Benefits FAQ

For Cornell commuters who work off the Ithaca campus.

### What is the Commuter Benefits online program?

This program provides you with an online ordering system for transportation and parking. By using this benefit, you can save on your income, Social Security (FICA) taxes by paying for your commuting expenses with pre-tax dollars up to the IRS limit. Orders are made online, the purchase price is deducted from your paycheck and your passes are mailed directly to your home. Passes can be ordered for any amount. Any orders above the pre-tax limit will be charged to your credit card.

### How do I get started?

To get started, go to [payflex.com](https://payflex.com). You'll first need to register by selecting Register Now. Once you have registered, you can get to your commuter account online by going to "My Dashboard" and clicking on "Commuter Benefits." From your own computer, you can order transit and parking passes, vouchers, commuter checks, and more! You'll receive them in the mail at your home address. Once you have an account, [download this PDF for instructions](#) about how to navigate the system.

### How can I save money with this program?

If you enroll in a Commuter Benefits online program, you are not required to pay income, Social Security (FICA) taxes on money that is used to pay for commuting expenses. Therefore, assuming a combined tax rate of 30% and an election of \$270/month for transit expenses, you can save more than \$972 per year. Additionally, if you also elect the maximum of \$270/month for parking, you can save another \$972 per year on parking expenses.

### What are the monthly pre-tax limits?

For 2020, the monthly pre-tax limit for parking expenses is \$270 and the combined limit for transit and vanpool is \$270. These limits are set by the Federal government and are generally adjusted annually. Cornell employees may participate in both transit and parking for a total pre-tax limit of \$540 per month if both are needed.

### What expenses are eligible for this pre-tax benefit?

Public transportation, vanpools, carpools or commuter highway vehicles, as well as parking at or near your place of employment are all eligible pre-tax expenses. In addition, parking at a location from where you commute to work by public transit, vanpool or carpool, is also a qualified expense.

- If you carpool, only one member of the carpool can claim the parking expense on a pre-tax basis. It does not include parking at or near your residence.
- If you vanpool, the van must be primarily used for commuting (at least 80% of the time), with a seating capacity of at least six adults excluding the driver and must be at least half full. A van that you or one of the other riders owns or operates as your personal vehicle is not a vanpool.
- Ineligible expenses include mileage, tolls and fuel, business travel and other reimbursed travel expenses.

### How do I purchase my transit pass online?

Login to your PayFlex account and select Commuter Benefits on the left navigation bar to get started.

### **How do I submit a parking order online?**

There are three parking options available to you online. You may choose Monthly Direct Pay, Commuter Checks for Parking or Cash Reimbursement.

### **When can I purchase my transit pass or monthly parking online?**

The site is open from 12:01 a.m. on the 9th of each month and closes at midnight on the 8th of the following month.

### **When will I receive my transit pass?**

Your transit pass will arrive at your home address before the 1st of the benefit month. Funds will be loaded and available on the Stored Value Transit Cards (e.g. MetroCard) by 12:01 a.m. on the 1st of the benefit month.

### **When will my parking location receive my monthly payment?**

Parking garages and lots are paid at the end of each month for the following months' use. In rare instances where payment cannot be made to the lot directly, you will receive the payment directly which can then be given to the parking provider.

### **What if I don't have a monthly parking location that is set-up to take payments directly from PayFlex each month?**

If your parking provider cannot take payments directly from PayFlex, you can still participate in the pre-tax benefit by enrolling in the Cash Reimbursement program. After you have paid for your parking and obtained a receipt, simply submit your claim online for reimbursement or via [paper claim form](#).

### **Do I need to submit any receipts for transit passes?**

You do not need to submit any receipts when you order your transit passes online.

### **Do I have to go online every month to purchase my transit pass?**

When you make your online purchase you have the option to schedule it as an automatically recurring transaction. If you choose this option, your purchase will be automatically placed monthly so you do not need to go back online unless you need to make a change or cancel your recurring purchase for a particular month.

### **Can I order the exact pass I use now?**

We offer more than 10,000 different types of tickets and passes and most likely, we have exactly what meets your transit or parking needs. If you cannot find your provider, simply select the "click here" link located on the transit order screen. You can provide us with your transit pass information and you will be notified within 10 business days on the status of your request.

### **What happens if I lose my pass?**

Passes are non-refundable. You are allowed one non-delivered pass refund per calendar year assuming the pass was mailed to the correct address, but did not arrive. Instructions are located under Help.

### **What happens if my pass doesn't arrive in the mail?**

If your pass does not arrive in the mail and you have provided a correct mailing address, login to your PayFlex account and click on **Commuter Benefits** on the left-hand navigation bar. Then follow the non-delivered pass refund instructions under Help.

### **Can I cancel my pass at any time during the month?**

Ordered passes and recurring order passes may be cancelled before the cycle close date, which is the 8th of each month. During the order cycle, transit orders placed are listed under the "pending" tab of the transit website.

### **What happens to unused funds and can I get a refund?**

The IRS prohibits employers from providing refunds of unused transit amounts to active or terminated employees. For active employees, unused amounts can be carried over to subsequent months through continued active employment. Please note, there may be a fee associated with holding the unused funds and you should follow up with the Commuter company directly if you have any questions or concerns. Cornell is unable provide information on fees and has no control over the fees that may be charged.

### **What do I do if my address changes?**

If you have a change of address, please contact HR Services & Transitions Center at (607) 255-3936 or email [HRservices@cornell.edu](mailto:HRservices@cornell.edu) immediately. PayFlex only accepts address changes from your employer. This address is where your pass will be mailed. You cannot change your mailing address online or by calling PayFlex's call center.