A better way to commute each day

Commuter Benefits

PayFlex® offers a Commuter Benefits solution that gets you to work while saving you money. With this program, you pay for your commuting costs with pre-tax dollars up to the monthly IRS limits. This means you don’t pay federal income or Social Security taxes on this money. This, in turn, lowers your taxable income. And, when you use public transportation, you reduce your carbon footprint. Enrolling in Commuter Benefits not only saves the environment but also puts more money in your pocket.

Getting started is simple!
To get started, go to cornell.payflexdirect.com. You’ll first need to register by selecting Register Now. Once you have registered, you can get to your commuter account online. Note: if you have already registered your account for your FSA or HSA, you will not need to register again. Go to My Dashboard. Click 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.

Purchasing transit passes online
You can order a transit pass or add funds to a fare card online. When you order a pass, the transit authority will mail it to your home. You’ll receive it before the first day of the benefit month. If you use a fare card you must first buy it from your transit authority. Then you can load money to it online.

To order a pass or reload a fare card, log in to cornell.payflexdirect.com. Follow the instructions below.
- On My Dashboard, click on Commuter Benefits.
- On the left side, click on Transit Order.
- Select the Greater Metropolitan Area in which you commute.
- If you’re ordering a transit pass, select your transit provider.
  - Select your transit product. (Depending on the transit authority, the system may have you enter your station route first. This is to identify the pass type.)
  - Enter your transit pass number, if you have one.
  - Enter the number of passes you wish to buy. Click Continue.
- If you’re adding money to a fare card, enter the amount.
  - Enter the card number.
  - Click Continue.

You can set either of these up as a recurring transaction. This means you can set up an automatic monthly purchase. Select Yes or No.
- If you choose Yes, set your recurring options.
  - Note: If you do not wish to receive a pass for a specific month, simply uncheck that month. Just make sure you do it while the pass is still pending.
- Click Purchase.
- Review your order. Click Return Home.

Sign up to receive your passes automatically
You can schedule your purchase to take place automatically each month. If you choose this option, you will buy your monthly pass without having to go online each month. The only time you would need to go back online is to make a change. You can cancel a recurring purchase for a particular month if you do so prior to the cutoff date which is on the 8th of every month. You would do this in Edit Recurring Options.

Paying your parking provider online
We’ve made paying for your parking easy with our Monthly Direct Pay program. You can schedule your parking payment to take place automatically each month. To do this, you must have an account number with the provider. Log in to cornell.payflexdirect.com. Follow the instructions below.
- On My Dashboard, click on Commuter Benefits.
- On the left side, click on Parking Order.
- Click on Monthly Direct Pay.
- Using the search option, choose your parking provider from the list. Note: You’re choosing the payment address for your provider. This may not be the same address as where you park.
- Enter your Parking Lot address information. Click Continue.
- Enter the payment amount and your account number.
- Check the acknowledgment box. Click Continue.
- Set your recurring options. Click Purchase.
- Then click Return Home. Your order is now complete!
Enroll today and save on your commuting costs!

Getting Commuter Checks for Parking
If paying your parking provider online isn’t an option for you – no problem! You can pay for your work-related parking expenses with Commuter Checks. These are vouchers that you simply use to pay for your parking expenses. You buy your Commuter Checks online and we'll send them to you. Once you receive them you can use them to buy one or more types of parking. You may use more than one check at a time. Note: Be sure to spend the checks as you need them. You will not receive change if the check amount is more than what you’re buying. The checks are only valid for one year. Look for the expiration date on the top of the check.

To get your Commuter Checks, log in to cornell.payflexdirect.com. Follow the instructions below.
- On My Dashboard, click on Commuter Benefits.
- On the left side, click on Parking Order. Then click on Commuter Check for Parking.
- Enter your Parking Provider information.
- Enter the amount and number of Commuter Checks you need. Click Continue.
- Review your order. You can also set your recurring options.
- Click Purchase.
- Click Return Home. Your order is now complete! Note: We will mail your Commuter Checks to the home address we have on file.

Commuter Check Prepaid MasterCard® for parking and transit
It's easy to order a prepaid commuter check card to use for eligible parking and transit expenses. Simply order a prepaid card online by selecting Commuter Check Prepaid MasterCard. Then, you can load additional funds to your card each month. You can also set up a recurring option to have funds loaded to your card automatically each month.

Getting cash reimbursements for parking
If you pay for your parking with a personal credit card, cash or check, you can still get reimbursed. First, you need to enroll in the Cash Reimbursement option online. Log in to cornell.payflexdirect.com. Follow the instructions below.
- On My Dashboard, click on Commuter Benefits.
- On the left side, click on Parking. Then click on Enroll in Cash Reimbursement.
- Click on the link next to Step 1.
- Enter your election amount, parking provider name, location and address.
- Review your election. If you want, you can set your recurring options.
- Click Purchase.

Once you enroll, you can submit a request for reimbursement. Under Quick Links, click on File A Claim. Follow the instructions on the form to submit a claim online or to send via fax.

Commuter Benefits Reminders
- The site opens on the 9th of every month and the cutoff date for ordering passes is the 8th of the following month.
- You can cancel a pass before the cutoff date which is the 8th of the following month. Log in to cornell.payflexdirect.com. You’ll have to include the reference number if you do this. (When you first ordered the pass, the system gave you a reference number.)
- Keep your passes in a safe place. If you lose your pass we cannot refund your payment.
- We will replace up to one non-delivered pass per plan year. You must complete the Transit Non-Delivered Pass form. Note: You will need to do this before the monthly deadline. You can get this form at cornell.payflexdirect.com. From there, go to My Resources and then to Administrative Forms.
- Each year, the IRS sets the maximum pre-tax parking and transit amounts. The FAQs on cornell.payflexdirect.com will give you this year’s pre-tax limits.
- You can always buy more than the pre-tax limit. If you do, you will have to pay the excess amount on an after-tax basis using an alternative form of payment.
- You can pay for parking and transit expenses, if you have both. If you use a transit authority that has a combined parking and transit stored value card, you will need to buy more than one card and load funds on each card separately for parking and transit.
- PayFlex is not responsible for expired passes.
- PayFlex is not responsible for passes that you receive late because of delays with local transportation authorities.
- PayFlex is also not responsible for passes that you do not receive due to an invalid or incorrect address.

Questions?
Contact Customer Service at 888.678.7821, 8am - 8pm, Monday – Friday and Saturday 10am - 3pm ET.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer’s Summary Plan Description (“SPD”) for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to cornell.payflexdirect.com.

Financial Sanctions Exclusions. If benefits provided by any agreement violate or will violate any economic or trade sanctions, benefits are immediately considered invalid. PayFlex cannot make payments for claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

MasterCard® is a registered trademark of MasterCard International Incorporated.