

Commuter Benefits FAQ — Participants



Why should I participate?

You can save money on transit and parking costs by having funds deducted from your paycheck pre-tax.

What is the maximum amount I can have deducted pre-tax to put toward my mass transit and parking costs?

The IRS pre-tax maximums for 2020 are \$270 per month for mass transit and parking. **Note:** Tax benefits vary by state.

Which expenses are eligible for Commuter Benefits?

Common eligible expenses include transportation through train, bus, subway and ferry. Expenses must be incurred by the employee.

How do I enroll?

Enrollment information is collected by the Mercer Marketplace enrollment platform.

What is the timing of payroll deductions?

Your payroll deductions are communicated to us by your employer each pay period.

What type of information can I view in my online account?

Your online account will provide you with information about your plans, account history, available balance and more. Your annual election will appear as a default amount based on IRS pre-tax maximums. Your available balance will be based on contribution amounts provided by your employer. (Annual elections and payroll deduction amounts can be disregarded.)

What are my reimbursement options?

Transit products can be purchased with your benefits debit card or through the pay the provider option in your online account. Funds will be available for use as they are deposited into your account(s), and you may change the amount you contribute as your transportation expenses change. Vanpooling and parking services can also be purchased by using the benefits debit card or through the pay the provider option in your online account. They can also be purchased by filing an online claim for the out-of-pocket expenses. Mercer Marketplace doesn't require paperwork to be submitted for parking reimbursements.

If you live in the Washington, D.C., Chicago or San Francisco areas and your employer participates in the SmartCommute™ program, your commuter benefits will work a bit differently. You'll have a special commuter page in your Mercer Marketplace online account where you can load funds onto your existing SmarTrip®, Ventra or Clipper cards to use your Commuter Benefits.

Are cash reimbursements allowed for a transit voucher or pass?

Participants are responsible for using their terminally restricted debit card or, if using a SmarTrip®, Ventra or Clipper card, purchasing fare media using the SmartCommute™ program. If you seek cash reimbursement for fare media, you acknowledge that you're doing so due to a circumstance beyond your or Mercer Marketplace's control and that you were unable to use a terminally restricted debit card or purchase fare media using the SmartCommute™ program.

Commuter Benefits FAQ — Participants, continued

How do I file a parking claim online?

This can be done through your online account. A Filing Claims Handout is available in your online account.

How do I purchase my specific mass transit or parking pass?

Participants should use the benefits debit card as the form of payment at the transit or parking authority. They can also use the balance on their benefits debit card to fund commuter cards or purchase passes on the authority's website. Transit and parking items can also be purchased by using the "Pay the Provider" option in your online account. (Please consider your provider's ordering deadlines when using this option. Checks may take 7-9 business days to arrive at the provider via US Mail.)

If you live in the Washington, D.C., Chicago or San Francisco areas and your employer participates in the SmartCommute™ program, you'll need to purchase a SmarTrip®, Ventra or Clipper card from your transit authority and load your funds onto that card from the commuter page of your Mercer Marketplace online account.

What might cause my debit card transaction to be declined?

The most common card denial occurs because of a lack of funds. You can call the Mercer Marketplace Participant Services team for assistance. Cards will also decline at non-transit authorities (e.g. Walgreens, Albertsons, Safeway, etc.) due to the merchant category transaction IDs of drugstores or pharmacies. If your card declines as a Debit transaction, the transaction may be coded as a credit transaction.

If you live in the Washington, D.C., Chicago or San Francisco areas and your employer participates in the SmartCommute™ program, you should contact your transit authority directly if you experience any issues with your transit card.

What if I have dollars remaining from my employer's prior Commuter Benefits administrator?

Your employer provides Mercer Marketplace with the necessary information illustrating remaining dollars. Mercer Marketplace will add the applicable balances to your account, and they'll be available for you to use.

How many debit cards will I receive with my Commuter Plan?

Participants will receive one debit card per household. Participants have the option to order additional debit cards in dependents' names in their online accounts if they wish. However, Commuter Benefits are only to be used for the participant.

What happens if I misplace my debit card?

You can order replacement cards online at no additional cost or by contacting the Mercer Marketplace Participant Services team.

If you live in the Washington, D.C., Chicago or San Francisco areas and your employer participates in the SmartCommute™ program, you'll want to purchase a new SmarTrip®, Ventra or Clipper card if you misplace yours. From there, register the new card online and call your transit authority to let them know you've replaced the card. You'll then need to enter the new card number on the commuter page of your Mercer Marketplace online account. For assistance with this, contact Mercer Marketplace at 877-248-0510. Funds will be available on the new card in approximately five days.

Can I use my benefits debit card for an uberPOOL or Lyft Shared?

Yes! Employees wanting to ride to work with an uberPOOL or Lyft Shared can simply add their benefits debit card as a payment method from their Uber or Lyft app and choose that card when it comes time to pay. The Mercer Marketplace debit card works with uberPOOL in Atlanta, Boston, Chicago, Denver, Las Vegas, Los Angeles, Miami, New York City, Philadelphia, San Diego, San Francisco, Seattle and the state of New Jersey. The benefits debit card can be used with Lyft Shared in Atlanta, Austin, Boston, Chicago, Denver, Las Vegas, Los Angeles, Miami, New York, Nashville, Philadelphia, Portland (Ore.), San Diego, San Francisco, Seattle, Washington (D.C.), the Silicon Valley and the state of New Jersey.

What happens if I terminate employment?

Your debit card will be deactivated and you'll have a run-out period — an amount of time determined by your employer's plan design — to submit a parking or vanpooling claim that was incurred during active employment. For additional information on the run-out period, please refer to your employer's Adoption Agreement. After the run-out period has lapsed, any remaining funds will be forfeited back to your employer.

What happens if I choose to no longer participate in the Commuter Plan but I'm not terminating employment?

You can still continue participation in the other flexible spending plans (if applicable), and your future transit and/or parking contributions will be updated accordingly. You can continue to submit claims toward any remaining balance (if applicable) and your debit card will continue to work.

If you have recurring orders through our SmartCommute™ program, you'll need to cancel those future orders in your online account via the "Place Commuter Order" button.

For additional information on the run-out period, please refer to your employer's Adoption Agreement.

Commuter Benefits FAQ — Participants, continued

How will my Commuter Benefits work in California?

The plan will work as normal for California participants, and a debit card can be used; however, some providers (e.g. CALTRAIN) do not differentiate debit card coding between a parking or transit purchase. When using the card at these providers, the funds will pull from the participant's parking balance first and then from the transit balance if the participant is enrolled in both plans. (This will only affect participants enrolled in both transit and parking plans.) To avoid this, participants can file claims online or using the mobile application.

How about in SmartCommute™ cities such as Washington, D.C., Chicago and San Francisco?

For participants in the Washington, D.C., Chicago and San Francisco areas who use transit and don't participate in Mercer Marketplace's SmartCommute™ program, use of the benefits debit card will vary depending on the employer's plan. If the debit card is offered for the plan in that area, all purchases at transit facilities will require documentation. Please contact us to see if a debit card is available for your plan.

If your employer does participate in our SmartCommute™ program, you'll have a commuter page in your Mercer Marketplace online account where you can load funds onto your existing SmarTrip®, Ventra or Clipper card to use your Commuter Benefits.

For participants in Washington, D.C., the WMATA system will not permit you to load funds to a SmarTrip® card that's enrolled for funds loading from or still has funds from another employer. In that scenario, you must provide a new SmarTrip® card number when placing your order through the SmartCommute™ program.

What if the cost of my pass changes?

Updates to Commuter Benefits deduction amounts can be made in the Mercer Marketplace enrollment platform.

What do I do if my transit or parking provider requires a PIN number when using a debit card?

PIN information is included with the debit card or you can add a PIN by using Mercer Marketplace's automated response system, which is available by calling 1-877-248-0510.