

Fidelity Health®

Commuter Benefits



What are commuter benefits?

A commuter benefits account is an employer-provided benefits program that allows you to set aside pretax funds to pay for mass transit and parking expenses related to commuting to work. Eligible expenses can include public transit, vanpooling, and work-related parking costs.

Your pretax dollars are added to separate accounts for parking and/or transit expenses, and funds cannot be transferred between individual commuter accounts. Parking and/or transit benefits are limited to your expenses only. Reimbursement is not allowed for spouse or dependent parking or transit expenses.



Eligible Expenses

You will receive a NetBenefits CommuterCard® to pay for qualified transportation expenses at eligible merchants and service providers that accept debit cards for payment. The amount of the purchase will be deducted automatically from the appropriate account, based on the type of merchant and available balance in your parking and/or transit account.

Parking: Use this account to pay for parking at or near your work location or at a mass transit station used for commuting.

Transit: Expenses for your transit account include costs associated with public transportation such as train, bus, monorail, streetcar, subway, and ferry. Vanpool expenses are eligible, but the highway vehicle must seat at least six adults, excluding the driver.



Elections and Spending

The IRS sets the maximum monthly pretax deduction limit – the maximum monthly limit that may be excluded from an employee's income for qualified commuter benefits. You can choose the pretax and post-tax amounts you would like added to your NetBenefits CommuterCard via payroll deduction. Keep in mind, if the amount you want to spend with your CommuterCard exceeds the IRS maximum monthly limit, the transaction will be declined. Instead, use another form of payment and reimburse yourself via [NetBenefits](#).

Note: The IRS has a requirement that commuter claims must be submitted within 180 days of incurring the expense.

Commuter Benefits



Frequently Asked Questions

How do I enroll in transit or parking benefits?

If you are eligible under your employer's plan rules, you can enroll on [NetBenefits](#). Simply log on and select "Flexible Spending and Reimbursement Accounts". Then, under "Your Current Benefits," select "Enroll."

Can I update my election amount?

Election amounts can be updated month to month. Simply log in to [NetBenefits](#) and select "Flexible Spending and Reimbursement Accounts". Under "Your Current Benefits," select "Parking or Transit." Hover over "Accounts" in the upper menu bar and select "Account Summary." Select the "+" icon beside your parking or transit account, then select "Update Election."

When are my funds available?

Funds are available as deductions are taken from your paycheck and contributed to your account.

How do I use the funds available in my commuter account?

Your commuter funds are loaded to a NetBenefits CommuterCard®, in separate buckets if you have both a parking and transit balance. Fidelity will mail you a card within 5-7 business days of when you complete your online election. You can use the card to pay for your commuting expenses.

The amount of funds on your card must cover the full balance of your purchase or the transaction will be declined. Make sure to file any Commuter claims within 180 days of the incurred expense.

The NetBenefits CommuterCard® can be added to your digital wallet for easy access. Compatible digital wallets include Google Pay™, Apple Pay®, and Samsung Pay. To add your card to one of these wallets, select the option to add a new card and then enter your card information into the app.

How can I check my commuter balance?

Log on to [NetBenefits](#) and select "Flexible Spending and Reimbursement Accounts". Under "Your Current Benefits," select "Parking or Transit". Your current balance displays on this page. If you have several reimbursement accounts, you may need to move farther down the page to view each balance.

Commuter Benefits



Frequently Asked Questions

How can I unenroll in commuter benefits as an active employee?

To cancel your enrollment, log in to [NetBenefits](#) and select "Flexible Spending and Reimbursement Accounts". Under "Your Current Benefits," select "Parking" or "Transit." From there, follow the instructions for updating your commuter enrollment.

Your NetBenefits CommuterCard® will continue to work if you have a balance on it. The card only shuts off if you have been terminated or if you have never had any payroll deductions.

What if I have funds remaining at the end of the year?

At the end of the year, funds will automatically roll over to the new year. Since commuter benefits are a month-to-month benefit, you aren't required to reenroll. Refer to your commuter enrollment material from your employer for more details.

What happens if I terminate employment?

If employment is terminated, your NetBenefits CommuterCard will be deactivated, and you will have a run-out period to submit mass transit or parking claims incurred while you were still actively employed. Your employer determines the length of the run-out period. After the run-out period ends, any remaining funds in your account are forfeited back to your employer.

How do I order a replacement debit card?

Debit cards can be reported lost/stolen and reordered online or by calling a phone associate.

Google Pay™ and the Google Play logos are trademarks of Google LLC.

Apple Pay® is a trademark of Apple Inc., registered in the U.S. and other countries.

Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

Fidelity Workplace Services LLC, 245 Summer St. Boston, MA 02210

© 2024 FMR LLC. All rights reserved.

899428.14.0

