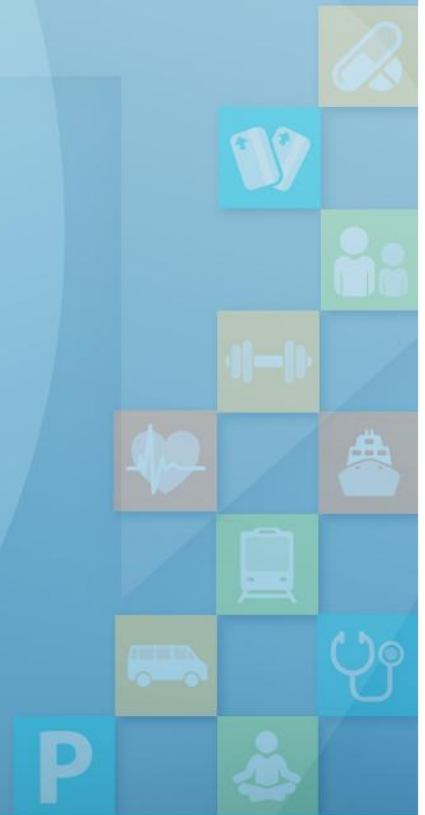


USPS Commuter Program

Frequently Asked Questions



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General Questions

What if I have insufficient funds on my card or in my account to pay for my commute?

You have the option of adding funds to your Transit Card, Transit Account and Parking account directly with the use of a personal credit card. This is a great option if the cost of your commute changes before you can adjust your deductions. You do not receive any pre-tax savings when using this option since the funds were not provided through your employer. Transit Pass and Parking participants may also link their account to a personal credit card to be used to cover any underfunded orders when they are processed on the 10th of the month.

Can I receive a refund for any payroll deductions put in my account or WageWorks Commuter Card?

No, you cannot receive a refund for any pre-tax deductions taken for this program. Once the deductions are taken, they must be used for this purpose. Any after-tax funds (whether they were taken from your pay on an after-tax basis or you used your own credit card to pay for extra amounts that you needed for transit expenses) that are unused in either your account or card can be refunded.

Under the Commuter Program, does the Postal Service pay for my public transportation or parking?

No. Under the Commuter Program, you continue to pay for your public transportation or parking. The program provides you with the opportunity to pay for these items, up to IRS limits, with pre-tax contributions, similar to Flexible Spending Accounts and the pre-tax payment of health insurance premiums. Any amounts above the pre-tax limits that you elect will automatically be purchased through your pay with after-tax deductions.

What about alternative ways of getting to work?

The Commuter Program reflects current law. The tax code does not offer pre-tax contributions for employees who use alternative means to get to work, such as biking or walking.

If you carpool and pay a portion of parking costs at a licensed parking facility, you may be able to claim your share of parking costs under the Commuter Program through the Pay Me Back Option—just call WageWorks Customer Service to see if you're eligible. However, a carpool is not considered public transportation by the IRS, and it cannot be covered under Commuter Program. A vanpool that meets the IRS definition can be covered as public transportation.

Will my participation in Commuter Program affect my employee benefits?

Depending on your income, you may receive a slightly lower Social Security benefit at retirement because of your Commuter Program pre-tax contributions. Commuter Program reduction of Social Security taxes could slightly reduce Social Security benefits for people below the Social Security wage maximum (\$106,800 in 2010). This is because Commuter Program contributions reduce earnings reported to the Social Security Administration.

Commuter Program elections do not reduce contributions or benefits under your retirement plan, life insurance, Thrift Savings Plan or Medicare.

You can get more information about IRS guidelines for the pre-tax purchase of public transportation and parking by going to:

- www.irs.gov/publications/p15b/ar02.html#d0e2138 - Qualified Transportation Benefits
- www.irs.gov/pub/irs-pdf/p15b.pdf - Publication 15-B, Employer's Tax Guide to Fringe Benefits

Can I make commuter purchases if I retire, resign or terminate my employment with the Postal Service, or move to a position that is not eligible for the Commuter Program?

The Commuter Program is a commute-to-work program. If you retire, resign or terminate your employment with the Postal Service, or move to a position that is not eligible for the Commuter Program such as a noncareer position, you cannot make an election and no further payroll deductions will be processed for you. Any funds in your Transit Account or on your Transit Card can be used to purchase passes or tickets, vanpool vouchers or passes for up to 90 days after your separation date or move to an ineligible position. You may not use funds in your parking account as of the date of separation. Parking you already purchased before you separated will be provided as scheduled and Pay Me Back claims may be submitted for up to 180 days after the eligible expense, provided that the expense occurred prior to your separation. You cannot receive a refund on pre-tax contributions or processed orders.

Transit Card Plan FAQs

Do I have to use all the money on my WageWorks Commuter Card by the end of the month?

No. Any balance remaining will carry over to the following month for your use. Remember, you can adjust your monthly election to suit your commuting needs.

Do I get a new WageWorks Commuter Card every month?

No, you will receive your WageWorks Commuter Card the first time you choose this option. Each subsequent month, funds are added to your card on your pay date.

What do I do if I receive a [Cannot Read Card] message from the ticket vending machine?

Verify that your card's magnetic strip is pointed in the correct direction. Re-swipe the card slowly through the ticket vending machine.

What should I do if I lose my WageWorks Commuter Card?

If you lose your WageWorks Commuter Card, call WageWorks Customer Service. WageWorks will put a stop on the lost card and issue a new card to you with funds equal to the amount that remained at the time of your call.

Why would a transaction be rejected?

Your Commuter Card transaction could be rejected for several reasons:

- (1) You attempt a transaction before funds have been loaded on your card
- (2) You do not have enough funds in your account to pay for the transaction.
- (3) You are trying to purchase from an ineligible merchant.
- (4) You tried to enter a Personal Identification Number (PIN) and this card does not use a PIN.
- (5) There is a temporary network problem that is preventing your card from working. You may want to try another machine or try again later in the day.

What happens to your card if you separate from Postal Service employment?

You have 90 days from your separation date to spend any remaining balances on your Transit Card. You should manage your Commuter Card balance and avoid building up excessive balances.

Transit Pass Plan FAQs

If I place a transit pass order, does that drive my payroll deduction?

Transit pass orders only allow you to use the funds already in your account or from a personal credit card linked to your account and do not drive your payroll deductions. As long as you have pre-tax funds in our account, you may place an order, even without current or future payroll deductions.

What happens if I use a mailing address other than the address the Postal Service has on record?

The Postal Service will furnish your address of record to WageWorks so that WageWorks can mail your mass transit passes, tickets or vanpool vouchers to you. If you wish to use a different address for these mailings, you can make this change with WageWorks online or by calling WageWorks Customer Service at 877-924-3967. Employees who are deaf or hard of hearing may make TTY calls to 866-361-8017. Your commuter elections will then be mailed to the address you have provided, not your Postal Service address of record. Any further address changes must be updated with WageWorks and the Postal Service.

What if the mass transit or vanpool that I use isn't yet available through WageWorks?

This is extremely unlikely because WageWorks works with virtually all transit providers nationwide. If this rare situation does occur, you can contact WageWorks Customer Service to set up a Pay Me Back enrollment. Using this feature, you can elect an amount to be purchased pre-tax through your pay, up to the pre-tax limits. After you submit your receipts, your expenses will be reimbursed, either via check or direct deposit. To submit your receipts, simply print the Pay Me Back claim form, complete it, and fax or mail it to WageWorks along with your receipts. Contact information is provided on the form. Be sure to keep a copy of the claim form and receipts with your important tax documents. The Pay Me Back form is available at www.wageworks.com.

If your provider doesn't give receipts or ticket stubs, you can use the Online Claim feature to certify your expenses and simultaneously submit a reimbursement request. You will not need to submit a Pay Me Back claim form if you use the Online Claim feature. You'll have six months after the commuting month to file your claim, after which a credit will be available towards a future Commuter Program purchase.

Do I pay postage or handling fees for passes mailed to my address of record?

No, you do not pay postage or handling fees for transit passes or vouchers mailed to your address of record by WageWorks.

Can I sign up to get my mass transit pass, vanpool voucher or parking purchase automatically without having to come back to WageWorks every month?

Yes. By selecting Every Month as the frequency when you make your first purchase, you will automatically be signed up to receive your mass transit passes, tickets or vouchers, vanpool vouchers or passes, or parking purchase every month until you make a change.

What if I don't receive my fare media and/or vanpool vouchers or passes?

In the unlikely event that your fare media and/or vanpool vouchers or passes do not arrive before the first of the month, contact WageWorks at 877-924-3967. Employees who are deaf or hard of hearing may make TTY calls to 866-361-8017.

What if the mailing information I provided is correct, but I have problems receiving my vouchers or passes?

Upon report of a second lost mailing, WageWorks will encourage you to change to the Transit Card Plan or other electronic fulfillment option to avoid further lost pass situations. No more than two lost mailings will be replaced. (WageWorks refers to a lost mailing as a "lost pass.")

What if my fare media and/or vanpool vouchers or passes arrive but then are misplaced or lost?

If you receive and then misplace or lose your fare media and/or vanpool vouchers or passes, WageWorks cannot replace them. Replacements must be purchased on your own and are not available through Commuter Program. Replacement purchases are not eligible for reimbursement or pre-tax purchase savings.-

What if I take public transportation to work and pay to park at a park-and-ride lot at the transit station?

If you use Commuter Program to pay for your public transportation, you can also elect to use it to pay for the amount of any monthly park-and-ride costs. Both can be purchased pre-tax through Commuter Program. The monthly IRS limits apply separately to your public transportation and parking expenses.

What happens to my Transit account if I separate from Postal Service employment or move to a position that is not eligible for the Commuter Program?

You will have 90 days from your separation date or move to an ineligible position to spend any remaining balances in your Transit Account. You will be able to make transit orders from the funds remaining in your account during this period.

Parking Plan FAQs

If I sign up for a Pay My Parking, Parking Card or Pay Me Back order, does that drive my payroll deduction?

These parking orders only allow you to use the funds already in your account or from a personal credit card linked to your account and do not drive your payroll deductions. As long as you have pre-tax funds in our account and you have not separated employment or moved to a position that is not eligible for the Commuter Program, you may access funds, even without current or future payroll deductions.

How does the Pay My Parking feature work?

WageWorks will pay your parking provider directly before the month needed. Any amount up to the pre-tax limit will be purchased pre-tax with the remainder purchased after-tax. Your parking pass, sticker or permit will be available by the month you need it from your provider—it will be either mailed directly to your address of record by your parking provider or given to you at the parking facility.

If you carpool and pay a portion of the parking costs at a licensed parking facility, you may claim your share of parking costs under Commuter Program. However, other carpooling expenses are not covered.

How does the Pay Me Back option work for parking expenses?

The WageWorks Pay Me Back option gives you a monthly reimbursement after you complete and submit a claim with proof of service. If your provider doesn't supply receipts, you can submit an online claim instead.

After processing your claim and determining if your expense is eligible, WageWorks will mail you a check or make a direct deposit to a bank account of your choice. You have six months after the commuting month to file your claim for payment. After six months, reimbursement is not available; however, you will have a credit towards a future Commuter Program purchase.

Can I sign up to get my parking purchase automatically without having to come back to WageWorks every month?

Yes. By selecting EVERY MONTH as the frequency when you make your first purchase, you will automatically be signed up to receive your parking purchase every month until you make a change.

What if I occasionally take public transportation to work and park my vehicle at the transit station?

If you elect to purchase public transportation, you can also indicate the amount of any monthly transit station parking costs. Both types of costs can be purchased pre-tax through Commuter Program.

What if my work facility already provides free parking?

For any day that you use free parking at your facility, you cannot use the Commuter Program to cover your commuting expenses.

Why do I get a tax break for parking at work?

The Commuter Program reflects current law. Historically, employees who received free parking from their employers were not required to pay tax on the value of parking. However, there was no corresponding tax break for employees who used public transportation, or for employees who didn't get free parking, including people working in downtown areas.

Why is there a larger tax break for those who park than for those who use public transportation?

The Commuter Program reflects current law, which provides a higher maximum pre-tax limit for parking at work than for public transportation. Mass transit or vanpool riders may also claim the cost of parking at a transit station park-and-ride lot, if there is a charge to park there.

The trend of recent changes to the tax code is to move towards equality in the tax breaks provided to employees who use public transportation and to employees who must drive to work but do not receive free parking from their employers, but there is no assurance that this will be the law.

What happens to my Parking account if I separate from Postal Service employment or move to a position that is not eligible for the Commuter Program?

After your separation date or move to an ineligible position, you will no longer have access to the unused balance in your Parking Account. Pre-tax parking deductions must be used for work-related expenses and you can no longer have work-related expenses after your separation date (or you will not be eligible for the Program if you move to an ineligible position).

Environmental FAQs

Helping Improve the Environment by Using Public Transportation

How do I help improve the environment when I use public transportation to commute to work instead of driving?

By using public transportation, you help to reduce traffic congestion; sustain the quality of the environment by reducing air pollution, smog and automobile emissions; and conserve our nation's fuel supply.

Are there other advantages to commuting on public transportation?

When you use public transportation for your commute, you can regain productive time previously spent on congested roadways and contribute to excellence in Postal Service environmental stewardship.

You save money by reducing the wear and tear and operating expenses for your own vehicle. You also save on taxes every month through the pre-tax purchase of transit costs.

What are some of the environmental impacts of driving?

Nationwide, motor vehicle emissions are the greatest cause of toxic substances in the air. These substances are pollutants known or suspected to cause various forms of cancer and other serious health and environmental problems. Pollutants include hydrocarbons, particulate matter, carbon monoxide, nitrous oxides and carbon dioxide. Emissions from motor vehicles are also the primary source of pollutants which deplete the earth's ozone layer.

The Environmental Protection Agency estimates that for every gallon of gasoline burned by a motor vehicle, 20 pounds of carbon dioxide are released into the atmosphere. The average American uses 570 gallons of gasoline per year, resulting in the emission of 11,400 pounds of carbon dioxide per person. The gasoline saved when a commuter uses public transportation **just once a week** can reduce emissions by more than a half-ton per year.