

# Commuter Reimbursement Accounts

## ***What's A Commuter Reimbursement Account?***

Commuter Reimbursement Accounts ("CRA") allow employees to set aside money on a pre-tax basis to use toward mass transit and/or parking expenses.

## ***Commuter Reimbursement Account Types***

**Transit**– For 2016, you can set aside up to **\$255 per month** on a pre-tax basis to cover mass-transit expenses on any public transit commuter system. This includes New York City Transit Authority buses and subways, Long Island Railroad, Metro North Commuter Railroad, New Jersey transit, Staten Island Rapid transit, Port Authority Trans-Hudson Corp (PATH), commuter and suburban bus service, Amtrak, and certain ferry and registered van pool services.

**Parking**– For 2016 you can set aside up to **\$255 per month** on a pre-tax basis for parking expenses incurred near your place of employment while at work. It will also cover expenses incurred for parking near a location where you utilize mass transit.

## ***Plan Highlights:***

Plan Year: **02/01/2016– 01/31/2017**

Plan Year Contribution Limits:

Transit: **\$255 / Month**

Parking: **\$255 / Month**

**As of January 1, 2016 the IRS mandated that you can only use the Benefits card for CRA claims. You can no longer submit manual claims to AmeriFlex via claim form or online portal**

## ***How Does It Work?***

You will elect a specified monthly amount of money to be deducted from your paycheck on a pre-tax basis and deposited into a Commuter Reimbursement Account. You will receive a Benefits Debit Card to access these funds.

The card is limited to specific merchants based and the expenses that are deemed eligible by your plan. You cannot use the card at an ATM or obtain "cash-back" when making a purchase. Your purchases will be "CREDIT" not debit.



## ***The Paypro Benefits MasterCard®***

You can only use the card for CRA qualified purchases. You can no longer submit manual claims. If you do not have enough funds in your CRA account for your qualified purchase, the card will decline. The card can also decline if you enter the incorrect zipcode of your home address on file with AmeriFlex. Make sure to communicate any address changes as soon as possible.

Dependents such as spouse or child(ren) cannot use the CRA funds on their own Benefits card.



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