

Commuter Benefit Program Frequently Asked Questions

What is the Commuter Benefit Program?

The Commuter Benefit Program allows you to allocate pre-tax dollars to help pay for eligible work-related mass transit and parking expenses. You can direct pre-tax paycheck contributions into two accounts: **Mass Transit Account** and **Parking Reimbursement Account**.

What commuter expenses are eligible?

The IRS determines which commuter-related expenses are eligible for reimbursement including:

- Train
- Ferry
- Subway
- Vanpool
- Light rail
- Parking at or near work
- Bus
- Parking at or near public transportation to get to work

What expenses are not eligible?

The IRS determines ineligible commuter expenses. These include transit expenses not directly related to your daily commute such as travel between offices, business travel, mileage, tolls, taxis and limousines, parking costs that are not work related and parking at an airport for air travel (even if it's travel for work). For a complete list of eligible and ineligible expenses, see [IRS Publication 15B](#) or the Flexible Spending Eligible Expense Guide found by logging in to the JBC website via JENIE or directly at <https://judiciary.lifeatworkportal.com>. From the home page, select **Library** then **Flexible Spending Eligible Expense Guide**.

Will I receive a debit card?

Yes, after you enroll in the Commuter Benefit Program you will receive a BenefitWallet debit card to pay for your eligible mass transit and parking expenses. Your pre-tax paycheck contributions are automatically deposited to the appropriate account, and you use your debit card to purchase monthly transit passes or pay for qualified parking expenses. No claim forms or receipts are needed. If the BenefitWallet debit card is not accepted at your vanpool or parking provider, you may file claims online to be reimbursed for qualified expenses.

Please note that if you also enroll in a Health Care Reimbursement Account (HCRA) or Limited Purpose Health Care Reimbursement Account (LPHCRA), you will receive one debit card that can be used for all Flexible Spending and Commuter Benefit Program expenses.



How much can I contribute to my Mass Transit and Parking Reimbursement Accounts?

Per IRS regulations, the pre-tax contribution limit is currently \$265 per month for each account. In the event your monthly mass transit or parking fees exceed \$265 per month, and you have accumulated funds in your 2019 account(s) to cover the additional expense, you can use your BenefitWallet debit card; otherwise, you may use your personal credit card or cash.

How do I change my Commuter Benefit Program contributions?

You can change your monthly contributions at any time by logging in to the JBC website home page > Life Events > Explore or Report a Life Event > Change Commuter Election.

Can I transfer my Commuter Benefit Program contributions between the Mass Transit Account and the Parking Reimbursement Account?

Due to IRS regulations, you cannot transfer funds from your Mass Transit to your Parking Reimbursement account, or vice versa. While the debit card can pay for both mass transit and parking fees, each account is separate. Funds allocated to the Mass Transit Account can only be used for eligible mass transit expenses; the Parking Reimbursement Account can only be used for eligible parking expenses.

Do my Commuter Benefit Program funds expire?

Commuter Benefit Program funds **do not expire** unless you leave the Federal Judiciary. These funds will continue to roll over month to month, year to year, as long as you're still employed with the Federal Judiciary. However, when you leave, any unused funds in your account will be forfeited.

Why was my Commuter Benefit Program purchase declined?

There are two common reasons why your purchase (either with your BenefitWallet debit card, or by submitting a parking claim) was denied: either the expense is not eligible, or your balance is insufficient to cover the expense. Keep in mind that your Commuter Benefit Program contributions are added to your account only after they are deducted from your paycheck. You can check your Commuter Benefit Program account balances by logging in to the JBC website and accessing the BenefitWallet member portal.

How do I cancel my commuter benefits?

If you no longer wish to participate in the Commuter Benefit Program, log in to the JBC website home page > Life Events > Explore or Report a Life Event > Change Commuter Election. Be sure to cancel your participation before the 10th of the month in order to take effect the following month.

Who is BenefitWallet?

The JBC's spending accounts and commuter benefit programs are managed by BenefitWallet. BenefitWallet is one of the nation's top health account administrators and the Judiciary's one-stop resource for flexible spending and commuter benefits.

Who do I contact with questions?

If you have any questions regarding this information, please call the Judiciary Benefits Center (JBC) at 1-877-207-3220. Representatives are available 9 a.m. to 9 p.m. ET, Monday through Friday, except federal holidays.

