

The administration of CWS commuter benefits will be changing to Benefit Resource Inc.'s Beniversal program in 2019. To ensure a smooth transition, be sure to elect your commuter benefits during Open Enrollment, held from 11/7/2018 - 11/21/2018. Once enrolled, you will receive a Beniversal card that functions like a debit card.

Note: You will receive your Beniversal card in January to purchase your FEBRUARY 2019 MBTA pass. For January costs, you will continue to use the Charlie card.

If you need additional benefit information, contact the Fedcap Benefit Service Center at 1-866-533-3227 or benefitservicecenter@fedcap.org.

Helpful Hints for Commuter Benefits

Fedcap offers a commuter benefits program, which allows you to set aside money on a pre-tax basis to pay for qualified workplace mass transit and parking expenses incurred when commuting to and from work. You can sign up and make changes at anytime throughout the year.

Eligible Transportation Expenses. Eligible expenses under the Qualified Transportation Expense Plan are those that provide transportation and/or parking in connection with travel between an employee's residence and place of employment, subject to the IRS guidelines. These include:

- ▶ Transportation in a commuter highway vehicle
- ▶ Any transit pass
- ▶ Qualified parking

Transit Pass. Any pass, farecard, voucher, or similar item entitling a person to transportation (or transportation at a reduced price) if such transportation is...

- ▶ On mass transit facilities (publicly or privately owned), or
- ▶ Provided by any person in the business of transporting persons for compensation or hire if such transportation is provided in a vehicle meeting the requirements of commuter highway vehicle. (e.g. Uber and Lyft)

Contribution Amount. You may contribute up to the following monthly maximums determined by the IRS:

Transportation	Amount per Month
Transit expenses	\$260
Parking expenses	\$260

If your total monthly commuter amount exceeds \$260, the difference will be deducted on a post-tax basis.

Transit costs are deducted twice a month. If a month has 3 paychecks, transit deductions will not be made on the 3rd paycheck of that month.

If you want to elect commuter benefits, you will need to do this during open enrollment. Employees who elect this benefit during open enrollment will receive a new debit card in January. This card will be funded to purchase your February 2019 MBTA pass. For January transit costs, you will continue to use the Charlie card.