

Commuter Accounts are individual fringe benefits defined and regulated by IRS Code. They allow you to save on taxes by paying eligible employment-related commuting expenses with pretax dollars.

Types of Accounts

There are two types of accounts. You can enroll in either or both.

1. **Transportation Account:** Use this pretax account to pay for qualified expenses for commuting by bus, ferry, rail, monorail, streetcar, train, subway or vanpool, when the expenses are not deducted by your employer from your pay pre-tax. Commuting means traveling between your home and your place of work on a regular basis. The monthly maximum contribution and reimbursement in a Transportation Account is \$255.
2. **Parking Account:** Use this pretax account to pay for qualified expenses incurred for parking your personal vehicle at or near your employer-provided workplace or at a location from which to commute to the workplace by mass transit facilities, commuter highway vehicle or carpool. Personal vehicle includes car, truck, motorcycle and bicycle. The monthly maximum contribution and reimbursement in a Parking Account is \$255.

You can't use a Transportation Account to pay for agency-sponsored transit passes when payroll already deducts the value of those passes from your pay pre-tax. When added together, a Transportation Account monthly contribution and any payroll-deducted monthly transit cost can't exceed the monthly account maximum of \$255.

You can't use a Parking Account to pay for monthly state lot parking, because payroll already deducts that cost from your pay pre-tax. When added together, a Parking Account monthly contribution and the monthly cost for state parking can't exceed the \$255 monthly maximum.

Enrolling In and Changing Accounts

You can enroll in a new account, or terminate or make changes to an existing account, at any time during the year. To enroll (outside of Open Enrollment), terminate or change an account, complete the Commuter form [available here](#) and submit it to your [agency or university](#). Changes are prospective; they go into effect the first of the month following receipt of the form.

Using the Account

PEBB contracts with ASIFlex to administer Commuter Accounts to ensure they align with federal tax code. Use the [ASIFlex website](#) for claim forms and administrative information.

The deadline for submitting claims for qualified expenses is January 15 for expenses incurred in the previous plan year. Claims incurred in the previous year will be denied if they're submitted

after Jan. 15. If a claim for the previous year is denied, funds in the account are still available for expenses incurred in the current plan year, and you can adjust your monthly contribution as needed.

You can be reimbursed for qualifying expenses incurred in one month only to the IRS-allowed limit: \$255 per month for a Transportation Account and \$255 per month for a Parking Account. Expenses must be “incurred or paid” before being reimbursed.

It’s a good idea to make prospective changes to your monthly contribution amount when you anticipate a reduction in future monthly expenses. This allows you to keep your account in balance with no excess contribution. Note that all changes are prospective; they cannot be retroactive.

Ending an Account

Per IRS Code, there is no refund of dollars from these accounts. If you decide to end an account, you have 180 days to continue to use remaining funds for reimbursement of qualified expenses. In addition, if you leave state employment, you will have access to your funds for 180 days, and only for reimbursement of valid claims incurred while you were an active employee. Your funds will forfeit after 180 days.

Accounts with no activity, contributions or reimbursements within 180 days are terminated. Any remaining funds are forfeit.

Non-qualifying Expenses

These accounts can’t reimburse non-qualifying expenses. Examples of non-qualifying expenses for Transportation Accounts include but are not limited to the following:

- Payments for carpooling or riding to work in a friend or colleagues car
- Fuel/gasoline, mileage or other expenses to operate a vehicle
- Tunnel, bridge or highway tolls
- Non-work related transportation

Examples of non-qualifying expenses for Parking Accounts include but are not limited to the following:

- Parking in a paid by payroll deduction pretax site
- Parking not related to access to your workplace
- Parking related to access to a spouses’/partners’ or dependents workplace
- Parking anywhere on your drive to or from your workplace

More Information

If you have questions about your enrollment or participation in a Commuter Account, please contact our member services team at 503-373-1102 or inquiries.pebb@dhsosha.state.or.us. For claim forms and more information about qualified expenses go to <http://asiflex.com/commuter.html> or call 1-800-659-3035.