



Spending Account
Service Center

COMMUTER REIMBURSEMENT ACCOUNT ADMINISTRATION

Important Information About Your

*Prepaid
Benefits Card*



CRAs are a Smart Move!

The more you know about Commuter Reimbursement Accounts...

...the more you save!!



In fact, you can save as much as **40%** on transportation expenses just by participating in a CRA!

What is a Commuter Reimbursement Account?

A CRA is a benefit program that enables pre-tax dollars to be used to pay for eligible transit and parking expenses related to your commute to work.

IRS sets maximum monthly pre-tax deduction and spending and adjusts annually – for 2014, these are:

Transit Passes or Commuter Highway Vehicle – \$130.00

Parking – \$250.00

You can participate in either or both of these accounts; however, the funds are separate and you cannot transfer from one account to another.

Contributions available for reimbursement based on payroll deduction cycle (like Dependent Care).

You can change election monthly or as defined in your employers plan.

You can carry over unused amounts.

CRAs are Even Better with the Card!

Benny[™] makes them EASY to use!



Introducing the Benny[™] Prepaid MasterCard[®] Card for all your eligible CRA expenses

The Benny[™] Prepaid MasterCard[®] Card is issued by BankFirst, Sioux Falls, SD pursuant to a license from MasterCard International, Inc. BankFirst; member FDIC.

The Card makes CRAs Easier!



With the Card, accessing your account is...

- **Easy** – a simple swipe of the Card makes it hassle free!
- **Automatic** – funds are immediately transferred from your CRA at the time you incur the expense.
- **Convenient** – reduces manual claim forms.
- **Simple to track** – your current balance is available 24/7 at the web site listed on the back of your Card.

How the Card Manages Monthly Spending Limits

- The Card can hold both pre-tax and post-tax contributions. Use of post-tax funds is highly recommended when average participant monthly CRA spending exceeds the monthly maximum.
- The Card validates pre-tax monthly limits at the point of sale (POS). If the transaction causes the participant to exceed the monthly limit:
 - The system attempts to pay the excess from post-tax funds.
 - If the participant does not elect post-tax funds (or their employer does not offer this option), participant will need to split the form of payment at the POS to cover the transaction (i.e., for a monthly pass).
 - If not able to do this (e.g., at self-service kiosk), the transaction is declined.

Using a CRA for Transit Expenses

- The IRS requires that the eligibility of transit expenses be verified using “recurring expense logic,” which means that an initial claim be submitted and its eligibility verified manually.
- The Card will then be loaded with recurring amounts based on that initially substantiated amount for the same seller and time period.
- The recurring amounts will be substantiated electronically.



Using a CRA for Parking Expenses

- Limited to qualified parking expenses at or near your work location or expenses at a location from which you commute using mass transit.
- Limited to employee expenses only: reimbursement is not allowed for spouse or dependent parking expenses.
- Expenses must be incurred or paid. Card swipe verifies expense has been incurred and merchant has been paid.



Sign Up Today!



You'll receive one Card in the mail, along with important information on using the Card.



ACTIVATE and SIGN your Card.

- **To activate call the number or go to the web site listed on the sticker on the Card.**
- **Please make sure your account has been funded through payroll deduction before using your Card.**

Now you're ready to pay for qualified expenses directly from your CRA.

Some Card Basics to Remember

- **REMEMBER...SAVE, SAVE, SAVE** all itemized receipts. Your Plan Administrator may contact you to submit a receipt to verify an expense.
- **For balance information or questions:**
Contact your Plan Administrator by calling the number or visiting the web site on the back of your Card.



Automatic, Fast, Easy to Track...

Tax savings on your commuter expenses.

Reduced manual claims.



What are YOU waiting for?

Sign up NOW and let YOUR savings begin!

How to Contact Us

- **By Mail:** Trion™
Spending Account Service Center
2300 Renaissance Boulevard
King of Prussia, PA 19406
- **Web Site :** www.EnrollOnline.com
- **Phone:** 800-580-6854
- **Fax:** 800-595-4642



No part of this document may be reproduced, quoted, or transmitted in any form or by any means (electronic, mechanical, photocopying, recording or by any information storage and retrieval system), without express, prior permission, in writing.

©2013 All Rights Reserved