



# COUNTY OF Los Angeles

# COMMUTER BENEFIT PLAN

Reference Guide





# Welcome

to the County of Los Angeles Commuter Benefit Plan (CBP). The CBP is a qualified transportation benefit that is approved by the Internal Revenue Service. As a CBP participant, your eligible monthly commuting costs (up to IRS limits) will be deducted from your paycheck on a pre-tax basis to pay for eligible transit expenses. Since these deductions are taken pre-tax, you save money because you are not paying Federal or State, or H.I.T. taxes on the wages used to pay for your transit expenses. These pre-tax deductions are taken from your last paycheck of the month two months prior to the benefit month. There is a maximum administrative fee of \$4.40 per month to participate in the plan. This fee is an after-tax deduction. As plan participation increases the fee may be reduced.

This guide is designed to help you through the process of enrolling in and maintaining your CBP account, which is administered by Fringe Benefits Management Company (FBMC). FBMC, in turn, contracts with WiredCommute who will deliver your transit pass(es) to you. This guide is divided into five sections:

- **How to Enroll,**
- **Frequently Asked Questions,**
- **Helpful Reminders,**
- **Commuter Card Q&A, and**
- **Tax Benefits**

For additional assistance with the online enrollment process, please call FBMC Customer Care at 1-800-342-8017 between 4:00 a.m. and 7:00 p.m. PST.



# ▶▶▶▶ HOW TO ENROLL

## *Logging On to the FBMC Web Site*

County of Los Angeles employees may enroll in CBP anytime throughout the year at **www.myFBMC.com**.

Before you can enroll, you must follow the first time user link on the login page. Click on the link below “new users” to create your account.

## *Enrolling in the Commuter Benefit Plan*

Once logged in to the FBMC Web site, click on the “ACCOUNTS” tab, then select the “MyQTB” link from the pull-down menu.

**Note:** Before starting to elect your CBP benefits, you should get a copy of your existing transit pass or order to use as a reference.

Click the “ORDERS” link. You are now at the Commuter Benefits ordering platform. You may create an order by clicking “TRANSIT ORDER” and follow the prompts through the subsequent screens.

## **IMPORTANT!**

You may enroll online or by calling 1-800-342-8017.

Once finished, you will be asked to review and submit your order for accuracy. When it has been submitted, the current order will be visible on the Home page. You can receive a confirmation e-mail verifying your order

**Note:** Please be sure to enter your e-mail address.

Your payroll deduction will be taken from your last paycheck of the month, two months prior to the benefit month.

**For example:** deductions will be taken May 30th for the month of July transit benefits.

## **www.myFBMC.com**

### **In order to...**

Enroll in benefits, make changes or cancel benefits

### **Click the...**

“ACCOUNTS” Tab, then “MyQTB”, then “Orders” – the WiredComute Web page will appear

# ▶▶▶▶ FREQUENTLY ASKED QUESTIONS

## GENERAL QUESTIONS

**Q. How can I save money with this program?**

**A.** Employees participating in the program are not required to pay Federal, State income taxes or H.I.T. taxes on money that is used to pay for eligible commuting expenses. Assuming a combined Federal, State and HIT tax rate of 36%, you can save a net of \$940 per year on transit expenses of \$2760 (\$230 per month). Please see the Transit Tax Benefits Calculations on Page 13 of this Reference Guide.

**Q. Why is there an Administrative Fee?**

**A.** The administrative fee is paid to FBMC for their services. The fee is paid by the participants in the plan on an after-tax basis through payroll deduction. The fee amount varies based on the total number of participants. As the number of participants increases, the amount of the fee may decrease.

**Q. What other benefits does the Commuter Benefit Plan give me?**

**A.** In addition to the tax savings, you will also benefit from the convenience of online ordering, automatic payroll deductions and home delivery. No more standing in line to buy tickets! Your monthly passes, tickets or desired fare will be sent directly to your home. You can also set up your order to be recurring, so you don't have to do anything until you want to cancel it or make a change.

**Q. What commuting expenses can be paid with pre-tax dollars?**

**A.** Public transit by bus, train, rail or subway and leased vanpools are all eligible pre-tax expenses.

**Q. What expenses aren't included in this program?**

**A.** Under the law, mileage, tolls, and fuel are not part of this program. Business travel and other reimbursed expenses are also excluded from this benefit.

**Q. How do I place my order?**

**A.** You can place your order online using the ordering platform available through FBMC's web site. For details on how to place an order please refer to Page 3 under "Enrolling in the Commuter Benefit Plan".

**Q. Do I need to submit any receipts?**

**A.** No. You do not need to submit any receipts when ordering your passes.

**Q. Can I order the exact pass that I use now?**

**A.** FMBC's partner, WiredCommute, has made arrangements with area transit companies. Most likely, your transit provider will be listed on the ordering platform. If your transit provider is not listed, you can make a request through the ordering platform to have them added. Please refer to the Transit Questions section for more details.

# ▶▶▶▶ FREQUENTLY ASKED QUESTIONS

***Q. After I enroll, where do I find information about my current elections?***

**A.** In your FBMC account, click “ACCOUNTS”, then “MyQTB”, followed by “ORDERS”. Here, you may view order details.

***Q. How do I change my current transit election?***

**A.** Log into your FBMC account, click on “ACCOUNTS”, then “MyQTB”, followed by the “ORDERS” link and select “DELETE ENTIRE ORDER”. To create your new order click on “TRANSIT ORDER” and follow all prompts.

***Q. Can I receive my transit order automatically each month?***

**A.** Yes. When you create your order, on the page entitled, “Recurring Options” in the “confirm order” section of the order process, you must click on “yes” for recurring orders.

***Q. What payroll deduction code will be used to pay for my transit expenses?***

**A.** Pre-tax payroll deductions will be Code EC125. After-tax payroll deductions will be EC 126 and the administrative fee will be code CBADM.

***Q. What happens if I transfer to another County department and I want to keep my payroll deduction?***

**A.** Your transit enrollment will automatically be cancelled for the next following month after the effective date of your transfer. This is because your department number will change in the payroll system. If you wish to continue your transit pass, you must re-enroll and make a new order. For example: your transfer effective May 15 to another County department will cancel your month of August transit pass. By re-enrolling before June 10th, you will receive your August transit benefit.

# ▶▶▶▶ FREQUENTLY ASKED QUESTIONS

## TRANSIT QUESTIONS

### **Q. Can I elect any amount for transit?**

**A.** Yes. Orders up to the IRS benefit limit of \$230 per month is a pre-tax deduction. Any balances over \$230 will be taken as an after-tax deduction.

### **Q. I take the train and the subway to get to work. Can I sign up for both transit providers?**

**A.** Yes. You must create two separate orders - begin by selecting the first transit provider and follow all remaining steps including clicking "submit" to place the order. Then repeat the process, selecting the second provider. Both products will appear as the "Current Order" on the home screen.

### **Q. What if I do not know what type of Transit Pass I normally purchase?**

**A.** After you select the Transit Authority you use, a table of available Transit Passes will display at the bottom of the screen. If you are not sure what pass you normally purchase, you can visit the Transit Authority's web site, by clicking on the Hyperlink immediately above the Transit table.

### **Q. What happens after I submit my transit order?**

**A.** Your transit order will be sent in the mail by the 23rd of the month prior to the benefit month.

### **Q. How do I change my delivery address?**

**A.** Log into [www.myFBMC.com](http://www.myFBMC.com), click on "ACCOUNTS", then select "MyQTB", then "orders". From there you may update your profile including your delivery address and e-mail address.

### **Q. What happens if my transit pass rate increases?**

**A.** If you have a recurring transit pass order and the transit pass rate increases, your order will be automatically updated to reflect the new rate. If you have provided an e-mail address the system will generate an e-mail to notify you of the increase. Commuter Check vouchers will not be increased automatically.

### **Q. What if my Transit Authority is not listed?**

**A.** From the transit order screen, select "If you cannot find your provider, click here", then enter the requested information. When the Transit Authority/ Transit Pass is verified, it will be added to the database and you will be notified via e-mail or letter within 10 business days of the addition. You will then be able to setup your transit order. Transit passes cannot be ordered until WiredCommute establishes an account with your desired provider.

# ▶▶▶▶ FREQUENTLY ASKED QUESTIONS

## **Q. What are Commuter Checks?**

**A.** Commuter Checks are bank-issued checks used to pay for public transit or van pooling. Keep in mind that Commuter Checks cannot be used to pay fare directly. They are used to buy monthly passes, ticket books, and tokens. If your operator does not accept Commuter checks or you intend to purchase tickets from a kiosk, you should consider using the Commuter Check Mastercard. (see FAQs).

## **Q. Is Commuter Check also valid on vanpools?**

**A.** Yes. If you are currently riding in a vanpool, talk to your vanpool driver. Chances are there is someone in your van already using Commuter Check. If the driver is unfamiliar with Commuter Check and you ride in a VPSI or Enterprise van, explain that they can be used as part of a lease payment. If they are an independent vanpool operator, they can also accept Commuter Checks, provided they have a business bank account.

## **Q. How do vanpools work?**

**A.** The vanpool must qualify as a "commuter highway vehicle". It must be a leased vanpool, owned and operated by public transit authorities or by private businesses. It cannot be a group of employees simply carpooling. The van must seat at least six adults (excluding the driver). At least 80 percent of the vehicle must be for transporting employees between their homes and workplace with County employees occupying at least one-half of the vehicle's seats (not including the driver's seat). The employee can elect to receive a Commuter Check Voucher that can be used as part of the lease payment or given to the vanpool operator.

# ▶▶▶▶ FREQUENTLY ASKED QUESTIONS

## DEADLINES / CUT-OFF DATES AND FORFEITURES

*Q. What are the deadlines to order, change or cancel my benefit election?*

**A.** The deadline for ordering, changing or canceling your transit benefit is the 10th of the month two months before the benefit period.

**Example:** For Commuter Benefits effective in July you must place your order, change or cancellation by May 10th, with deductions being taken May 30th.

*Q. If I order now can I make changes later?*

**A.** Yes. You may change your order at any time prior to the cutoff date. The cutoff date is the 10th of the month two months before the transit effective month. For example: Changes or cancellations made by May 10th will be effective on the May 30th paycheck; for the benefit month of July.

*Q. What happens to the CBP deductions that are taken from my paycheck?*

**A.** CBP deductions are credited to a recordkeeping account and used to purchase the transit benefit you requested.





# ▶▶▶▶ FREQUENTLY ASKED QUESTIONS

## LOST / MISSING PASSES OR VOUCHERS

**Q. What happens if I do not receive my transit order?**

**A.** If you have not received your transit order in a timely fashion, please contact FBMC's Customer Care Center at 1-800-342-8017 by the 3rd of the benefit month.

**Q. What if I receive the wrong pass in the mail?**

**A.** Contact FBMC Customer Care at 1-800-342-8017 as soon as you receive the incorrect pass. You will need to purchase a replacement pass, then send a copy of your receipt and the incorrect pass to WiredCommute to receive credit applied to your CBP account. Please take care not to use the incorrect pass in any manner.

**Q. What if I receive my pass, then lose it?**

**A.** You will be responsible for purchasing a replacement pass directly from the transit company.

**Q. What should I do if my Transit Pass has not arrived by the 28th day of the month prior to the benefit month?**

**A.** First, check the accuracy of the delivery address shown either in your confirmation e-mail or on the "Edit Profile" link on the ordering platform.

**Only one replacement at no cost is allowed per year** if the pass is not received due to your own error (such as providing an incorrect mailing address). You will be responsible for purchasing any further replacement passes

Instructions for receiving reimbursement for the purchase of a replacement pass:

1. Call FBMC at 1-800-342-8017 to report the loss no later than the 3rd workday of the month for which the pass is effective.
2. Purchase the replacement pass.
3. Send the following two pieces of documentation to WiredCommute (documentation MUST be received by WiredCommute by the 10th of the month for which the missing or late pass was intended to be used):
  - a) A receipt of your purchased replacement pass, AND
  - b) A completed "Refund Claim Form" form. Click the "HELP" link on the order platform to access the form.

Your receipt and Refund Claim Form must be mailed or faxed to:

Attn: Customer Service - Refunds  
PO Box 70  
New Town, MA 02456  
Fax: (617) 904-1680

# ▶▶▶▶ HELPFUL REMINDERS

The Commuter Benefit Plan timeline is:

- "Enrollment Period" and "Payroll Deduction" in Month 1 (by the 10th),
- "Transit Passes Mailed" in Month 2 (by the 23rd) and
- "Transit Passes Effective" in Month 3 (on the 1st).

## DEADLINES ARE IMPORTANT!

The deadline to order, change or cancel your elections for transit passes and vouchers is important. Remember that the deadline is the 10th of the month, two months prior to the transit effective month.

**Example:** For changes to your July Commuter Benefits you must make your changes by May 10th.

## MANAGE YOUR BENEFIT ELECTION

Reviewing your benefit election is easy. Just log on, click "**ORDERS**", click "**ORDER HISTORY**" and choose the election you wish to review. Your benefit election does not occur automatically each month unless you designate it as a "Recurring Option."

## IF YOU HAVE QUESTIONS

Customer Care Specialists are available to answer your questions before, during and after you enroll. They can also walk you through the online process. Call FBMC at 1-800-342-8017 to speak with a specialist Monday through Friday from 4:00 a.m. to 7:00 p.m. PST.

# ▶▶▶▶ COMMUTER CARD Q&A

## COMMUTER CHECK CARD PREPAID MASTERCARD®

### *Q. What is the Commuter Check Card Prepaid MasterCard®?*

**A.** The Commuter Check Card is a reloadable transportation fringe benefit card. Transit is ONLY accepted at Transit Agencies or designated transit retail centers where only transit passes, tickets, fare cards, and vanpool passes are sold. The card can only be used for purchasing transit products under your employers' Commuter Benefit Plan. You will receive one card for that will be re-filled each benefit month you fund, eliminating the need of a new card each month.

### *Q. How can I obtain a Commuter Check Card?*

**A.** You can order the Commuter Check Card through your employers' Commuter Benefit Plan.

### *Q. What denominations are available for the Commuter Check Card?*

**A.** The Commuter Check Card is available in whole dollar denominations anywhere between a \$10 minimum and a \$700 maximum balance load. Cents are not available at this time. Please remember that the monthly pre-tax benefit is \$230 per month per IRS limits. All contributions beyond the pre-tax limit will be after-tax.

### *Q. How many times per day can I use my Commuter Check Card?*

**A.** The Commuter Check Card can be used up to six transactions or up to \$600 each day. Once either maximum limit has been reached you will be unable to use your card for the remainder of that day.

### *Q. How do I use the Commuter Check Card?*

**A.** The Commuter Check Card is best suited for those transit agencies that have vending machines available. It is also accepted at designated retail centers where only transit passes, tickets, fare cards, and vanpool passes are sold and where MasterCard® debit cards are accepted. Use your Commuter Check Card the same way you would use a credit card at your local transit agency. You can only use the Commuter Check Card for commuter products as defined by the tax code that governs this benefit program.

### *Q. Should I choose "DEBIT" or "CREDIT" for a Commuter Check Card transaction if asked?*

**A.** You should choose "CREDIT" for any Commuter Check Card transaction that requires the information. If a signature is required then provide a signature as requested. "DEBIT" cannot be used because there is NO PIN (Personal Identification Number) associated with the card.

### *Q. How do I activate my Commuter Check Card?*

**A.** You can activate your Commuter Check Card by calling 1-866-264-2440 or by visiting your online commuter benefit account.

### *Q. Can I load my personal funds onto the Commuter Check Card?*

**A.** Commuter Check Cards are only reloaded based on your monthly benefit order of pre-tax funds.

# ▶▶▶▶ COMMUTER CARD Q&A

**Q. How can I obtain card account information about my Commuter Check Card?**

**A.** You can obtain your card account balance and transaction history by visiting your online commuter benefit account.

**Q. When does the card expire?**

**A.** Your Commuter Check Card expires 36 months from being issued.

**Q. What happens if my Commuter Check Card is lost or stolen?**

**A.** Commuter Check Cards should be treated like cash. If your card is lost or stolen, notify WiredCommute immediately by calling 1-866-264-2440 or by visiting your online commuter benefits account and following the online steps to report your card lost/stolen and request a replacement.

**Note:** There is a \$15 card replacement fee, which will be deducted from your card balance.

**Q. What happens if I never receive my Commuter Check Card?**

**A.** If you did not receive your card in the mail before the beginning of the benefit month you ordered it for, notify WiredCommute immediately by calling 1-866-264-2440.

**Q. Can I use the Commuter Check Card to pay for bridge and highway tolls?**

**A.** No. The IRS limits the use of these funds to pay for public transportation and vanpools only.

**Q. How can I close my Commuter Check Card account if I no longer need to use the card?**

**A.** To close your card account, please call 1-866-264-2440 and speak with a WiredCommute Customer Service Representative.

**Q. Is there a cost to close my Commuter Check Card account?**

**A.** No.

**Q. What if I have Commuter Check Card questions?**

**A.** WiredCommute Customer Service is available from 7:00 A.M. to 7:00 P.M. PST to answer any of your Commuter Check Card questions.

For information regarding the card, you may reach WiredCommute Customer Service by calling 1-866-264-2440 or by e-mailing [ccdcustomerservice@accorservicesusa.com](mailto:ccdcustomerservice@accorservicesusa.com).

# ▶▶▶ TAX BENEFITS

## Transit Tax Benefits Calculations

Projected 2010 Federal Tax Brackets	Married		Single		2009 State Tax Brackets	Single - Double Amounts for Married	
	From	To	From	To		From	To
10%	Not Over	\$16,750	Not Over	\$8,375	1.25%	First	\$7,060
15%	\$16,750	\$68,000	\$8,375	\$34,000	2.25%	\$7,060	\$16,739
<b>25% Most Common</b>	\$68,000	\$137,300	\$34,000	\$82,400	4.25%	\$16,739	\$26,419
28%	\$137,300	\$209,250	\$82,400	\$171,850	6.25%	\$26,419	\$36,675
33%	\$209,250	\$373,650	\$171,580	\$373,650	8.25%	\$36,675	\$46,739
35%	Over	\$373,650	Over	\$373,650	<b>9.55% Most Common</b>	\$46,439	And Above

## Employee Savings at \$100 per Month = \$1,200 per year

(The savings are an estimate only and the amount of savings will vary depending on the individual.)

Federal Income Tax Brackets (25% is most common)	10%	15%	<b>25%</b>	28%	33%	35%
Federal Income Tax Saved	\$120.00	\$180.00	<b>\$300.00</b>	\$336.00	\$396.00	\$420.00
Medicare (1.45%)	\$17.40	\$17.40	<b>\$17.40</b>	\$17.40	\$17.40	\$17.40
State Income Tax (Assume 9.55%)	\$114.60	\$114.60	<b>\$114.60</b>	\$114.60	\$114.60	\$114.60
Gross annual Total Tax Savings	\$252.00	\$312.00	<b>\$432.00</b>	\$468.00	\$528.00	\$552.00
Less Annual Administrative Fees (\$4.40 per month)	\$52.80	\$52.80	<b>\$52.80</b>	\$52.80	\$52.80	\$52.80
Net Annual Savings	\$199.20	\$259.20	<b>\$379.20</b>	\$415.20	\$475.20	\$499.20
Percent Saved	17%	22%	<b>32%</b>	35%	40%	41%

The tax savings for monthly transit expenses that are different than \$100 per month can be calculated proportionately.







**Visit [www.myFBMC.com](http://www.myFBMC.com) or,  
call toll-free, M - F, 4 a.m. - 7 p.m. PST  
1.800.342.8017**

This document provides a description of available benefits for easy reference purposes.

Florida Relay Service  
Telecommunications Device for the Deaf (TDD)  
1-800-955-8771

Administered by:  
Fringe Benefits Management Company  
P.O. Box 1878  
Tallahassee, FL 32303-1878  
[www.myFBMC.com](http://www.myFBMC.com)

