



## What do I do when I receive my EBPA Benefits Card?

1. Read the enclosed Cardholder Agreement.
2. Sign the back of your Benefits Card to indicate that you understand and accept the terms of this agreement.
3. Use the Benefits Card to pay for eligible services.

## Experience the Benefit

Since its introduction in 1997, millions of people have used the convenient

Benefits Card to pay for a wide range of eligible products and services – and to capitalize on today's increasingly popular tax-exempt employee benefits accounts.

Now, thanks to your employer's commitment to offering a leading-edge benefits portfolio, so can you!

If you have questions about your card or your account, please contact EBPA at the telephone number located on your Benefits Card. You can also visit our website at [www.ebpabenefits.com](http://www.ebpabenefits.com).



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How to use your  
**EBPA Benefits Card**

**Parking & Transit  
Accounts**

## THE EBPA Benefits Card

Provides you with easy access to the funds in your Parking & Transit Accounts.

Now that you have chosen to participate in this plan, your employer is providing you with an EBPA Benefits Card.

In most ways, your card works just like any other debit card. There are two important differences:

- First, its use is limited to qualified transportation merchants, and to expenses deemed eligible by the IRS.
- Second, you cannot use it at an ATM, or to obtain “cash back” when making a purchase.



## What is a Parking & Transit Expense Plan?

In 1997, congress passed the Tax Relief Act. A portion of that Act expanded Section 132 of the Internal Revenue Service (IRS) Code, allowing tax-free workplace parking and transportation benefits.

## How does a Parking & Transit Expense Plan Work?

When expenses are incurred, you use your EBPA Benefits Card, similar to a credit/debit card, to pay for these expenses, or submit a reimbursement claim form.

## What expenses qualify for reimbursement under the Mass Transit Expense Account?

Mass-transit expenses are any pass, fare card, or similar item entitling an employee to ride on a mass-transit vehicle or a commuter highway vehicle.



## What is a Commuter Highway Vehicle?

A commuter Highway vehicle, or vanpool, must have a seating capacity of at least six adults, excluding the driver, and at least 80% of the vehicle's mileage is for transporting employees between their residence and place of employment.



## What expenses qualify for reimbursement under the Parking Expense Account?

Parking expenses must be incurred by the employee at or near their work, or at or near an area from which the employee commutes to work, utilizing mass transit, commuter highway vehicles or carpools. This benefit cannot be used for expenses at or near the employee's residence.

## Where can I use my Benefits Card?

The EBPA Benefits Card can only be used for qualified expenses at approved vendors. Purchases are limited to the available balance on your card at time of use.

### Reminder:

*The Parking & Transit Expense Plan benefit can only be used by the employee. Expenses incurred by family members or dependents are not eligible.*