Frequently Asked Questions about the Commuter Benefit Program

1. What is Tufts University Commuter Benefit?
The Commuter Benefit Program allows benefits-eligible faculty and staff to set aside funds on a pre-tax and post-tax basis to be used for transit (public transportation) and parking expenses.

2. Who is the Commuter Benefit Program third-party administrator?
The third-party administrator for the Commuter Benefit Plan is EBPA.

3. How can I contact EBPA?
You may contact EBPA at 800-258-7298 for assistance, Monday - Friday: 8:00 a.m.-6:00 p.m.

4. What is the deadline to enroll in the Commuter Benefit?
You must enroll by the 4th of a month for benefits to begin the 1st of the following month. For example, you must enroll by May 4th for benefits to begin June 1st. Please note: If your hire date (or newly benefit eligible date) is after the 20th of the month, enrollment by the next 4th of the month may not be possible depending on the timing of your ‘new hire’ enrollment.

5. What transit and parking expenses qualify for reimbursement?
Reimbursable mass-transit expenses include any pass, fare card or similar product that entitles you to ride on a mass-transit vehicle or commuter highway vehicle such as a vanpool. Parking expenses must be incurred by you at or near your workplace, or at or near an area from which you commute to work or use mass transit, a commuter highway vehicle or carpool.

6. How do I enroll, change or cancel my election on the EBPA website?
Log on to EBPA website: www.ebpabenefits.com
• Select the “sign-in” button under Member Access.
• Enter “Tufts University” as the employer and submit.
• Select “Enroll or Change your Monthly Parking & Transit Election”
• Complete the Election/Change form Agreement
• A confirmation statement will be e-mailed to your listed e-mail address

7. Do I need to enroll on the EBPA website every month to maintain my commuter benefit?
No. Once enrolled, your enrollment will continue month to month until you change it. If you want to change the enrollment or terminate your participation, you will need to make the change on the EBPA website by the 4th of a month to be effective for the following month.

8. What do I need to input under Pre-tax and Post-tax election fields when enrolling on the EBPA website?
On the EBPA website there are two fields under the “Transit” expense account and the “Parking” expense account which are for “Pre-Tax” and “Post-Tax” monthly elections. The Internal Revenue Service (IRS) limit for pre-tax deductions is $260 per month for Transit and
$260 per month for Parking. Elections which exceed these IRS limits per month should be entered on the EBPA website as "Post-tax" amounts.

**Example #1:** If you have a $318 monthly transit expense, you would need to input the following online at the EBPA website:
- Input $260 under the Transit “Pre-tax” Field
- For, the balance of $58 ($318 less $260), you would input under the Transit “Post-tax” Field
- Before you can save your elections and finalize your request, you must input $0 under the Parking Pre-and Post-Tax Fields if you do not have a parking expense
- Save your election

**Example #2:** If you have a $200 monthly transit expense, you would need to input the following online at the EBPA website:
- Input $200 under the Transit “Pre-tax” Field
- Input $0 under the Transit “Post Tax” Field
- Input $0 under the Parking Pre and Post Tax Field
- Save your election

9. **Where can I locate Forms on the EBPA website?**
- Select the “sign-in” button under Member Access.
- Enter “Tufts University” as the employer and submit.
- Scroll to the center of the page and you will be able to access all Forms

10. **What is the commuter subsidy for employees?**
Effective January 1, 2018, all benefits-eligible employees who work on one of the four Tufts campuses will receive a subsidy as an incentive to use public transportation. Employees based at the Medford or Grafton campuses receive a commuter subsidy amount of 35%, up to a maximum of $40 per employee per month. Employees based at the Boston or Fenway campuses receive a commuter subsidy amount of 35%, up to a maximum of $50 per employee per month.
- This new subsidy will be applied to all payroll deductions starting with the first payroll deduction in January 2018.
- The subsidy is applied against the pre-tax portion of your transit election.

10. **How will the commuter subsidy be applied?**
The subsidy will be reflected in your payroll deduction and applied to the pre-tax amount of your commuter transit election. When enrolling for the commuter benefit on the EBPA website, you would elect the full value of your transit expense.

For example: If you have a $263 monthly transit expense, you would need to input the following online at the EBPA website:
• You would input $260 under the Transit “Pre-tax” Field
• The balance of $3 you would input under the Transit “Post-tax” Field
• Your EBPA debit card will be loaded with $263 by the 20th of the month (as long as you have enrolled by the cutoff of the 4th of that month).
• Your payroll deduction is calculated as follows: Pre-tax payroll deduction amount is $220 ($260 pre-tax limit less $40 subsidy maximum) and a post-tax payroll deduction is $3. These deductions will occur in the 3rd weekly payroll or the 1st semi-monthly payroll.
• You purchase a transit pass at the full value amount of $263 through the MBTA using your EBPA debit card as a payment source.

11. Can I enroll in the commuter benefit for more than the allowed IRS pre-tax monthly limit of $260 for Transit and $260 for Parking?
Yes. Any deduction amount over the pre-tax limit will be taken as a Post-Tax deduction. For example, if you enroll for a $300 commuter benefit, $220 will be a pre-tax deduction, $40 will be subsidized, and $40 will be a post-tax deduction.

12. Once I enroll in the Commuter Benefit on the EBPA website, when do I receive my EBPA debit card?
EBPA Debit Cards should be mailed to you for delivery by the 15th of a month after your initial enrollment. For example, if your initial enrollment was made by January 4th, you should receive your debit card at your home address by January 15th. You will use that EBPA debit card for each month thereafter that you are enrolled.

13. When can I start using my EBPA debit card for commuter expenses?
Funds will be available for use on the 20th of each month for the next month’s commuter expenses. For example, the February funds will be available on the EBPA debit card by January 20th.

14. How do I register on the EBPA website, once I have received my EBPA Debit card?
Log on to EBPA website: www.ebpabenefits.com
• Select the “sign-in” button under Member Access.
• Enter “Tufts University” as the employer and submit.
• Select “Parking and Transit Web Services”
• Select “New User”
• Complete all the necessary fields
• Enter your employee ID; which is your Social Security Number
• Under Registration ID, choose card number and enter your EBPA debit card number or chose employer id and enter CBA10803
• A confirmation statement will be e-mailed to your listed e-mail address.

15. Where do I get a PIN if I am using my card as Debit rather than Credit?
You can access your PIN on the EBPA WealthCare Portal. Under debit card tab, click on Debit Card and click on Card Status. There will be a View Pin link next to your card number.

16. How do I update my mailing address with EBPA?
To update your mailing address, please contact TSS at 617-627-7000. Your information will be forwarded to the vendor on the weekly electronic feed sent every Tuesday.

17. Once enrolled in the Commuter Benefit on the EPBA website, what other action do I need to take?
You will need to take action to purchase an MBTA transit pass product or pay for parking expenses.

- For parking expenses, you can use your EBPA debit card to pay for parking or you can submit expenses to EBPA for reimbursement.
- For transit expenses, you can use your EBPA debit card to pay for the purchase of passes or you can request reimbursement from EBPA for out-of-pocket expenses transit expenses.

18. What is the process for reimbursement?
You can request a reimbursement by downloading a Parking and Transit Benefits Reimbursement Form from the EBPA website: forms.ebpabenefits.com/ebpabenefits/parkingtransitclaim.pdf and submitting it to EBPA (instructions are on the form). Or contact EBPA at 800-258-7298 or reimbursementaccount@ebpabenefits.com for assistance.
Note: You will need to submit receipts with your request for reimbursement.

19. When will the deduction for commuter benefits be taken from my paycheck?
Payroll deductions will be taken in the month prior to the benefit month. For example, payroll deductions for January commuter benefits will be taken in December.

- For employees paid on a weekly basis, payroll deductions will be taken in the 3rd weekly paycheck of December.
- For employees paid on a semi-monthly basis, the deductions will be taken in the 1st paycheck of December.

20. What will happen to my unused funds, if I leave the university?
If you separate from the university, you can continue to submit paper reimbursement requests for expenses that were incurred prior to your termination date. You may not use the EBPA Benefits Card after your employment with the university terminates. Your EBPA Benefits Card will be cancelled immediately upon your termination of employment. When you leave the university, your contributions to the Parking & Transit Program will be discontinued.

Please note: If you leave the university and do not cancel your enrollment with EBPA prior to the 4th of the month, funds will still be withdrawn from your paycheck for the subsequent month and there are no refunds. If this occurs, and you have funds on your EBPA card, prior to
your termination date, you may purchase an MBTA pass such as a Charlie Card. However, your EBPA debit card will be deactivated on your date of separation.

21. How long should I expect for the reimbursement process to take?
Once you submit your Commuter Reimbursement Form and all required documentation to EBPA, the turnaround for a live check reimbursement is 7-14 business days. If you want to set up Direct Deposit, you must complete the Direct Deposit Form and fax it to EBPA, the initial turnaround is 7-10 business days.

22. Where can I buy a Charlie Card?
You may purchase your Charlie card at any of the T stops, at the Charlie Card store, or by visiting any of the Retail Sales locations*. For information on how to purchase transit products, log on to the MBTA website at http://www.mbta.com/ or call the MBTA at 617-222-3200, Monday - Friday: 6:30 a.m.-6:00 p.m.
*Please note: Your EBPA Debit card is not accepted at Retail Locations such as grocery stores, but you can buy a pass out of pocket and submit a Commuter Reimbursement Form and appropriate documentation for reimbursement.

23. Why should I register for a “My Charlie Account” on the MBTA website?
Under the EBPA program, you need to obtain your own Charlie Card. This also means that if you would like to register for a My Charlie Account, you need to do so on your own. Setting up a My Charlie Account on the MBTA website allows you to set up monthly recurring payments for some pass types (currently not for Commuter Rail) and also gives you the “No Worries Protection” that provides coverage in the event of loss, theft, or damage to your card.
For more information, email charliecardonline@mbta.com or call 1-888-844-0355, Monday-Friday: 7am- 8pm or Saturday-Sunday: 9am-5pm.

24. How can I set up my new Charlie Card for Monthly Recurring Payments?
For information on how to purchase or use transit products, log on to the MBTA website at http://www.mbta.com/ or call the MBTA at 617-222-3200, Monday- Friday: 6:30 a.m.-6:00 p.m.
Commuter Rail passes cannot be set up for a monthly purchase recurrence but can be purchased online, between the 20th of the month (when funds are loaded to your EBPA Debit Card) to the 22nd of the month (the cutoff to order passes online to be mailed home on time).

25. Where can I get more information on the Charlie Card and all the methods to buy my pass?
There is a Charlie Card FAQ available on the MBTA website at http://www.mbta.com/.