

# Transit Expense Account

## MASS TRANSIT AND PARKING EXPENSE SAVINGS

Are you paying more taxes than you need to? By enrolling in a **Transit Expense Account (TEA)**, you can pay for qualified workplace commuting expenses with tax-free contributions. You will not have to pay federal income taxes, social security (FICA) taxes, or state income taxes on these expenses (this may vary by state). Benefit Resource (BRI)'s convenient options and tools make it easy to save money each month – when you enroll in the plan, just indicate how much you'd like to contribute to your **Parking Expense Account (PKEA)** and/or **Mass Transit (Bus Pass)/Vanpool Expense Account (BVEA)**.

*IMPORTANT NOTE: These accounts are separate from the parking contract or bus pass you purchase directly from your agency. The cost for agency parking or bus passes is already withheld pre-tax and is not eligible for reimbursement through these accounts.*

### ELIGIBLE COMMUTING EXPENSES

Qualified (or eligible) workplace commuting expenses must be for parking and/or mass transit expenses incurred between a residence and place of employment.

### QUALIFIED EXPENSES UNDER THE PKEA

Qualified parking expenses include those incurred near your workplace or at a location from which you commute to work (e.g. a park-and-ride). Parking services like SpotHero are considered eligible when used in this manner.

### QUALIFIED EXPENSES UNDER THE BVEA

Qualified work-related expenses include fares for buses, trains, and the cost of a vanpool. Vanpools are any vehicle that can seat 6 adults, excluding the driver. At least 80% of the van's mileage is expected to transport employees to and from work, and at least half of the vehicle is occupied for that purpose.

### CHOOSE YOUR ELECTION AMOUNT

Make your PKEA and/or BVEA election based on your total out-of-pocket work-related commuting expenses for the plan year (January 1 to December 31; your eligible period of coverage may be shorter if you enroll mid-year). Your election is how much money you choose to have deducted from your paycheck and deposited into your account. If you decide to enroll in *both* a PKEA and BVEA account, you must sign up for each of them and contribute separate election amounts for each account to cover your monthly work-related commuting expenses.

The 2026 monthly maximum tax-free limit for the PKEA and BVEA for each account is \$340 per month. There is a \$50 minimum election and required contribution per year to participate in either the PKEA or BVEA.

Review the "Tips for Using Your Card" section on the back of this document for more ways to get the most out of your account. Once your payroll deductions begin, they will be posted to the corresponding account(s) and available to use for eligible commuting expenses.

### KEY INFORMATION

- Calculate your potential tax savings by visiting [BenefitResource.com/estimate](https://BenefitResource.com/estimate).
- Your election(s) will remain in effect until you submit an election change or until the end of the plan year (12/31) assuming your employment does not change.
- Any extra money in your accounts roll over month-to-month during the calendar year and can be used for future qualified expenses. An election must be made on or before 12/31 in order to have funds carryover to the following plan year. Excess cash balances cannot be refunded from an account and can only be used for qualified expenses.
- If you build up a balance, you may temporarily reduce your election to \$0 in order to spend down the balance and remain active in the plan.
- Plan funds must be used for qualified work-related commuting expenses only.
- For additional plan details, please contact your employer or refer to your plan documentation.

#### BRI PRO TIP

**Direct Deposit: Set up your account on our website and get reimbursements faster!**

## USING YOUR CARD

After initial enrollment, you will receive the Beniversal Prepaid Mastercard to use at qualified parking and/or mass transit vendors. Workplace mass transit expenses must be purchased using the card.



In the unlikely event that a merchant does not accept the card for eligible parking and vanpooling expenses, claim reimbursement is available through BRIWEB, BRIMOBILE, or by faxing/mailing a claim.

## ACCOUNT SUPPORT

### BRIWEB

Log into BRIWEB to securely manage your accounts, view balances, and submit claims. For quick access, go to [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota) and select the "Login to BRIWEB" button. If you have not set a personal login ID, you will need to register with your Company Code (located on the Benefits tile in Self Service) and Member ID/Registration ID (Employee 8-digit ID + last 4 digits of your SSN). For additional instructions, please refer to Self Service.

### BRIMOBILE

Download the BRIMOBILE app for on-the-go account access, available for both Apple and Android in your device's app store.

### BRIALERTS

Sign up for real-time account-based text or email alerts through the Notifications section of BRIWEB. Standard text rates may apply.

## PARTICIPANT SERVICES

Participant Services is available to assist via phone, email and live chat. Both English- and Spanish-speaking representatives are available.

 (800) 300 - 1672 (M - F, 7am - 7pm (CT))

 [ParticipantServices@BenefitResource.com](mailto:ParticipantServices@BenefitResource.com)

 Live chat is available through BRIWEB

## TIPS FOR USING YOUR CARD

- **Elect the cost of your parking and/or transit expense up to the monthly maximum allowed.** Funds will be deducted from two pay checks per month on a tax-free basis. Pre-tax contributions are loaded onto your card after each payday.
- **Limit purchases to the available balance.** Before making a purchase, verify your balance to ensure you have enough money on your card to cover the full cost of your expense. Use another payment method in the case of insufficient funds.
- **Use it like a debit or credit card.** If asked, select CREDIT to sign for the purchase or DEBIT to enter a PIN. To request a PIN, call (855) 247-0198. There is no ATM or cash access associated with this card.
- **Link your card for recurring expenses or reload programs.** If you are enrolled in an auto-reload program, monthly online subscription, or online payment program, link your card to the program as the payment source.
- **Set up your digital wallet.** The Beniversal card can be connected to Apple Pay®, Samsung Pay®, and Google Pay® for a contactless payment experience.

## HOW MUCH WILL I SAVE?\*

Calculate your tax savings.

Monthly commuter expense	\$200
Monthly tax savings (Federal, State, FICA)	\$60
<b>ANNUAL TAX SAVINGS</b>	<b>\$720</b>

\*The figures above are for illustration purposes only. Actual savings and tax rates may vary.



Visit [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota) to access all State of Minnesota pre-tax benefit plan materials, including plan documents, Open Enrollment materials, forms, videos, and more!



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