

WELCOME



State of Wisconsin

COMMUTER BENEFIT PROGRAM

PARKING ACCOUNT | TRANSIT ACCOUNT





WELCOME

Congratulations on your Commuter Benefit Account!

By choosing to set aside funds in the Commuter Benefit Program for use toward eligible parking and/or transit expenses, you reduce the amount of taxes you pay. Before federal, state, or Social Security taxes are deducted from your paycheck, money is taken out and placed in your Commuter Benefit Account. It's a tax break that's simple to use!

Overview

This brochure provides an overview of how your Commuter Benefit Account works, including accessing your account online, contributing and using your funds, maximizing contributions, and utilizing online tools within your TASC Online account.

What's Next

- After enrolling in the Commuter Benefit Account, you will receive a welcome email with login instructions for your TASC Online account.
- New enrollees will receive their TASC Benefits Card and Cardholder Agreement within 7 - 10 days.
 - **Note:** Re-enrollees will continue to use their current TASC Benefits Card.

TASC Benefits Mobile App

- The TASC Benefits mobile app lets you access your account information wherever you are – 24/7!
- To download, visit the Apple App Store or Android Marketplace and search **eflex Benefits**.
 - File claims using your mobile device's camera. Simply take a picture of your receipt and upload.
 - Keep track of changes to your account balance.
 - View your plan end date and run-out period.
 - View claims status and claims history.
 - Enjoy totally secure access.

Advantages for Today and Tomorrow

- **Covered eligible expenses.** Parking: Metered parking, parking fees, park n' ride lots, parking at mass transit facilities. Transit: Bus passes, train and subway vouchers, commuter highway vehicles (including UberPOOL and Lyft Line), and vanpooling fees.
- **You save on taxes.** The contributions you make to the Commuter Benefit Account are deducted from your paycheck before your federal, state, or Social Security taxes are calculated and are never reported to the IRS.
- **Increased take-home pay.** Your contributions to the Commuter Benefit Account allows you save on taxes which increases your paycheck.

We look
forward to
meeting your
benefit needs!

TASC Customer Care

Phone	844-786-3947 or 608-316-2408 Monday – Friday, 8:00 a.m. to 5:00 p.m.
Online	https://partners.tasconline.com/ETFEmployee
Email	1customercare@tasconline.com
Mail	P.O. Box 7511 Madison, WI 53707
Fax	877-231-1287

MANAGING YOUR ACCOUNT



The greater control and tax benefits provided by your Commuter Benefit Account come with additional responsibility to track, manage, and monitor your parking and/or transit expenses. Taking these few important steps can help you make the most of your account.

Key Dates

- **Benefit Period** – January 1 to December 31.
- **Expense Deadline** – You must incur all eligible expenses by December 31. The expense deadline is the last day of the plan year.
- **Claims Deadline** – The claims deadline, or run-out period, is the last day reimbursement requests may be submitted for reimbursement. The run-out period ends 90 days after the final day of the plan year, therefore you must submit all reimbursement requests by March 31.

Helpful Hints

- **Re-Enrollment** – You **must** re-enroll each year to continue participation. Elections do **not** carry forward from year to year.
- **Requests for Reimbursement** – File requests for reimbursement in a timely manner.
 - Do not resubmit a request.
 - If you have not received an expected reimbursement, please check your TASC Online account.
- **Carryover** – All unused Transit and Parking Account funds automatically carry over into the next plan year.

Online Account Management

Managing your Commuter Benefits is easy with your TASC Online Account.

- Monitor account balances and transactions.
- Change payment methods and bank accounts.
- View statements and notifications.
- Access important plan documents and forms.
- Update your profile information.

TASC Mobile App Login

Visit the Apple App Store or Google Play and search for **eflex Benefits** to download the app. To login:

- Enter your TASC Online username and password.
- When prompted, create a 4-digit PIN number.
- Your 4-digit PIN number will be all you need to login to the TASC Mobile App moving forward.

Your Responsibilities

- Regularly review your TASC Online account.
- Keep all your receipts and pertinent documentation, including fax confirmation sheets, in order to verify that your Commuter Benefit funds were used on eligible expenses.
- Update your contact information as necessary.
- Adhere to the plan rules for expense reimbursements:
 - Only use Commuter Benefit funds for eligible expenses incurred by you, not a spouse or dependent.
 - Only submit claims for expenses incurred during the plan year.
 - Do not submit Commuter Benefit expenses under any other benefit plan or submit claims as part of an income tax deduction.

Tax Information

- There are no reporting requirements for Commuter Benefits on your income tax return.
- Amounts contributed to the Commuter Benefit Account are not subject to federal income tax, Social Security tax, or Medicare tax, allowing your parking and/or transit expenses to be paid with pre-tax rather than after-tax income.
- The more you contribute to your Commuter Benefit Accounts, the more you reduce your taxable gross salary. When you pay less in taxes, your take-home pay increases.

REIMBURSEMENTS



To make the most of your Commuter Benefit Account, you need to know which expenses are eligible for payment or reimbursement from your account and how to access your funds.

Paying for Qualified Expenses

Conveniently pay for eligible parking and/or transit expenses using one of the following methods:

- **TASC Card**
 - As a feature of your Commuter Benefit Account, you will be issued a TASC Card. The TASC Card looks like a typical debit card, but it is used to pay for eligible parking and/or transit expenses with a simple swipe at the service provider.
 - When you use your TASC Card, the amount of the expense is automatically deducted from your available balance.
 - **Note:** The TASC Card is a debit card, but it may **not** be used at an ATM.
- **Online Reimbursement Request**
 - Submitting a reimbursement request using your TASC Online account or the TASC Mobile App is quick and easy.
 - To receive reimbursements via direct deposit, be sure to enter your current bank information as part of your TASC Online account Profile.
 - You may only request a reimbursement up to the current balance of your Commuter Benefit account. If the funds are insufficient, only the available balance in the account will be issued.
 - An additional reimbursement request must be submitted once additional funds are available in the account to pay for them.

See the ERA Participant Guide for more information about using your TASC Card and requesting reimbursements.

Keeping Your Receipts

- Because Parking and Transit Accounts are tax benefits, they may be subject to an IRS audit (to ensure that all expenses are eligible per the IRS regulations). Consequently, you should retain all receipts with your yearly tax documentation.

Keep all of your receipts and pertinent documentation in order to verify that your Commuter Benefit funds were used on eligible expenses in the event of an IRS audit.

What If...

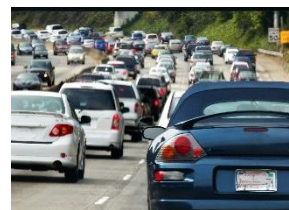
What if I use Commuter Benefit funds to pay for ineligible expenses?

- If you pay for anything other than eligible expenses with your parking and/or transit account(s), the amount will be taxable, and you will be required to repay the amount or pay an additional tax penalty.

What if I forget my TASC Card and I need to pay for an eligible expense?

- You can pay for the expense out of pocket and submit a claim for reimbursement using your TASC Online account, the TASC Mobile App, or by submitting a completed ERA Reimbursement Claim Form via fax (1-877-231-1287) or mail (TASC, PO Box 7511, Madison, WI 53707).

PARKING ACCOUNT



A Parking Account allows you to pay for eligible work-related parking expenses with pre-tax dollars.

What are the benefits?

- Pre-tax contributions reduce your taxable income.
- Easiest way to pay for eligible parking expenses, with tax-free money.
- Your Parking Account funds become available to you as payroll deductions are taken.
- Eligible for unlimited carryover, so there is minimal “use-it-or-lose-it” risk.
- You can enroll or make changes to your account at any time during the plan year.

How does it work?

- Use our tax-savings calculator or expense estimate worksheet to help determine how much you should contribute per year.
- Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year and deposited into your TASC Account.
- Manage your account 24/7 via the TASC Benefits mobile app or TASC Online account at <https://partners.tasconline.com/ETFEmployee>.

Enrollment Eligibility

- Most active state employees, including limited term employees, are eligible to participate in a Parking Account.
- **Note:** Spouses and dependent children are **not** eligible. If you park at your place of employment, your deductions may already be taken pre-tax. These deductions are **not** reimbursable through this program.
- **Note:** UW System and UW Hospitals & Clinics employees are **not** eligible to participate in a Parking Account.

Eligible Parking Expenses

Below is a partial list of eligible expenses that are reimbursable through a Parking Account. For more information, see your Employee Reimbursement Account (ERA) Participant Guide. For the complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publication 5137.

- Metered parking
- Daily/monthly parking fees for parking lots/ramps
- Park n’ ride lots
- Parking at mass transit facilities

Parking Account Contribution Limit

	2019	2018
Contribution Limit	\$260/month	\$255/month
Carryover Limit	Unlimited	Unlimited

This is the maximum amount the Internal Revenue Service (IRS) allows to be contributed to a Parking Account per month.



Note: Parking and Transit are separate benefits. Please choose the account that best meets your needs.

Ineligible Parking Account Expenses

If you pay for anything other than eligible expenses with your parking and/or transit account(s), the amount will be taxable, and you will be required to repay the amount or pay an additional tax penalty. Below is a partial list of ineligible expenses. For more information, see your ERA Participant Guide. For the complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publications 5137.

Note: If you park at your place of employment, your deductions may already be taken pre-tax. These deductions are **not** eligible.

- Bicycle-related expenses
- Expenses incurred traveling from an office to business or client meetings
- Non-work-related parking expenses
- Parking for business meetings
- Residential parking fees
- Parking costs reimbursed your employer
- Parking expenses for spouses and dependents

TRANSIT ACCOUNT



A Transit Account lets you use pre-tax dollars to pay for eligible mass transit expenses related to your commute to and from work.

What are the benefits?

- Pre-tax contributions reduce your taxable income.
- Easiest way to pay for eligible transit expenses, with tax-free money.
- Your Transit Account funds become available to you as payroll deductions are taken.
- Eligible for unlimited carryover, so there is minimal “use-it-or-lose-it” risk.
- You can enroll or make changes to your account at any time during the plan year.

How does it work?

- Use our tax-savings calculator or expense estimate worksheet to help determine how much you should contribute per year.
- Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year and deposited into your TASC Account.
- Manage your account 24/7 via the TASC Benefits mobile app or TASC Online account at <https://partners.tasconline.com/ETFEmployee>.

Enrollment Eligibility

- Most active state employees, including limited term employees, are eligible to participate in a Transit Account.
- **Note:** Spouses and dependent children are **not** eligible. Employees who are also enrolled in a State of Wisconsin pre-tax transit or vanpool program are **not** eligible.
- **Note:** UW System and UW Hospitals & Clinics employees are **not** eligible to participate in a Transit Account.

Eligible Transit Expenses

Below is a partial list of eligible expenses that are reimbursable through a Transit Account. For more information, see your Employee Reimbursement Account (ERA) Participant Guide. For the complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publication 5137.

- Bus passes
- Train & subway vouchers, passes or tokens
- Commuter highway vehicles (including uberPOOL & Lyft Line)
- Vanpooling fees

Transit Account Contribution Limit

	2019	2018
Contribution Limit	\$260/month	\$130/month
Carryover Limit	Unlimited	Unlimited

This is the maximum amount the Internal Revenue Service (IRS) allows to be contributed to a Transit Account per month.



Note: Transit and Parking are separate benefits. Please choose the account that best meets your needs.

Ineligible Transit Account Expenses

If you pay for anything other than eligible expenses with your parking and/or transit account(s), the amount will be taxable, and you will be required to repay the amount or pay an additional tax penalty. Below is a partial list of ineligible expenses. For more information, see your ERA Participant Guide. For the complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publications 5137.

Note: If you park at your place of employment, your deductions may already be taken pre-tax. These deductions are **not** eligible.

- Airline flights
- Bicycle-related expenses
- Expenses incurred in traveling from an office to business or client meetings
- Non-work-related transportation expenses
- Tolls, gas, or other driving-related costs
- Transit costs reimbursed your employer
- Transit expenses for spouses and dependents
- Tunnel, bridge, or highway tolls (*EZ Pass, etc.*)

TASC CARD



The TASC Card is an additional convenience offered by your employer for use with your Commuter Benefit Account. Your TASC Card is a debit card that allows you to quickly and conveniently pay for eligible parking and/or transit expenses at the time of service. Funds will automatically be deducted from your account when you use your TASC Card.

Getting Started

Once you have completed enrollment, a TASC Card will be issued for your use.

- **Check Your Mail**
 - You will receive your TASC Card within 7 – 10 days of enrollment.
 - Your TASC Card will arrive in a plain, unmarked envelope.
 - Sign the back of your TASC Card upon receipt. Your TASC Card is not valid until you sign it.
- **Cardholder Agreement**
 - Your TASC Card will be delivered affixed to the TASC Cardholder Agreement.
 - Be sure to review the Cardholder Agreement carefully.
 - Record your TASC Card number and retain it for your records.
- **Activation**
 - Your TASC Card will activate automatically the first time you swipe your card at the point of purchase.
 - You do not need to call to activate your TASC Card.

**Don't forget to
sign the back of
your TASC Card!**

Using Your TASC Card

When using your TASC Card to pay for eligible parking and/or transit expenses:

- Swipe your card, or hand it to the service provider.
- Select CREDIT to complete your transaction.
- If you are prompted to enter a PIN or your purchase is declined, ask the merchant to process the purchase as a signature debit transaction, and then sign for your purchase.
 - Most TASC Card purchases will be approved without using a PIN, and requesting a PIN is optional.
 - To request a PIN for your TASC Card, call Customer Care at 1-844-786-3947 or 1-608-316-2408.
- If your TASC Card is declined, you can pay for the expense out of pocket and submit a claim for reimbursement.
- Save your receipts. It may be necessary for you to submit a receipt to prove the eligibility of a purchase you have already made. TASC will notify you if a receipt is needed for a particular purchase.
- **Note:** TASC Cards cannot be used at an ATM.

Declined Purchases

There are several reasons why a TASC Card might be declined:

- The merchant may not have the correct Merchant Category Code (MCC) and is therefore not authorized to accept TASC Card transactions.
- You may have insufficient funds in your TASC Account to pay for the expense.
- Your TASC Eligibility may have expired, in the case of leaving state service or closing your TASC Account, and the TASC Card is no longer active.

If you have questions about why your TASC Card was declined, please contact Customer Care at 1-844-786-3947 or 1-608-316-2408.

Lost or Stolen TASC Card

If your TASC Card is lost or stolen, report the lost/stolen card to TASC immediately. You may request a replacement card online at no cost to you by following these steps:

- Under the Debit Cards section, click Report Lost/Stolen and complete the requested information.
- Return to the Banking/Cards section and select Order Replacement and complete the requested information.

TASC TOOLS



TASC CARD

TASC Online Account

TASC Benefits Mobile App

- Access your Commuter Benefit funds wherever you are – just swipe to pay for eligible parking and/or transit expenses.
- Eliminates the need to complete paper requests for reimbursement.
- Automatic verification of most eligible expenses.
- Instant access to your account information and account balance 24/7.
- Easy access to your contribution and reimbursement histories.
- Access helpful online tools, like tax savings calculators and more.
- Self-service feature available, such as signing up for direct deposit, ordering additional TASC cards, and managing your notifications.
- Access your account information and account balance – no matter where you are!
- Submit reimbursement requests.
- Download the TASC Mobile App for iOS and Android devices – search for **eflex Benefits** in the Apple App Store or Google Play.

Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) & (d)(1)
Total Administrative Services Corporation complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. TASC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

TASC provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats.

TASC provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact TASC's Civil Rights Coordinator.

If you believe that TASC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, 2302 International Way, Madison, WI 53704; Phone: 1-800-316-2408; Fax: 1-877-231-1287; Email: CivilRightsCoordinator@tasconline.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, TASC's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-316-2408.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 1-800-947-3529).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 1-800-833-7813)。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 1-800-947-3529).

رقم ملحوظة: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية) 1-3529-947-800: هاتف الصم والبكم تتوافر لك بالمجان. اتصل برقم

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телерайн: 1-800-947-3529).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 1-800-947-3529). 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 1-800-947-3529).

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzschst, kannst du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 1-800-947-3529).

ໂປດລູກ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໄດ້ຮັບຮັບຮອງ, ຕະໝົດຜິດໃຫ້ທ່ານ. ໂທ 1-877-533-5020 (TTY: 1-800-947-3529).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 1-800-947-3529).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 1-800-947-3529).

द्यान दे: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 1-800-947-3529) पर कॉल करें।
KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë. Telefononi në 1-877-533-5020 (TTY: 1-800-947-3529).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 1-800-947-3529).

After enrollment, don't forget to:

- Set up your TASC Online Account.
- Check your email for a link to the ERA Participant Guide and other materials.
- Check your mail for your TASC Card and Cardholder Agreement.



TASC Customer Care | Phone 844-786-3947 or 608-316-2408 | Email 1customercare@tasconline.com