

ENROLLMENT



State of Wisconsin

COMMUTER BENEFIT PROGRAM

PARKING ACCOUNT | TRANSIT ACCOUNT

2019





WELCOME

Save on everyday work-related parking and transit expenses with a Commuter Benefit Program. It's a tax break that's simple to use!

It's Your Choice Open Enrollment

- Annual It's Your Choice Open Enrollment Period: **October 1 – October 26, 2018**
- 2019 Benefit Period: **January 1 – December 31, 2019**
- **Note:** You must re-enroll in the Commuter Fringe Benefit Program each year. Enrollments do not carry forward from year to year.

New Employee Enrollment

If you are electing to enroll in a Commuter Benefit Program, you can enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment. Coverage will be effective the first of the month on or following your eligibility date.

Mid-Year Enrollment and Changes

You can enroll or make changes to your Commuter Benefit Program account at any time during the plan year. Coverage and changes will be effective the first of the month on or following your request.

Important Program Information

Expense Deadline – You must incur and substantiate all eligible expenses by December 31 of the applicable plan year.

Re-Enrollment – You must re-enroll each year to continue participation. Enrollments do not carry forward from year to year.

Claims Deadline – You must submit all reimbursement requests by March 31 following the close of the applicable plan year.

Carryover – All unused Transit Account and Parking Account funds automatically carry over into the next plan year.

Important Program Changes for 2019

- The monthly Parking Account contribution limit will increase by \$5, from \$255 to \$260.
- The monthly Transit Account contribution limit will increase by \$130, from \$130 to \$260.

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

OVERVIEW



A Parking Account and a Transit Account are separate benefits. Please choose the Commuter Benefit Program account that best meets your needs.

Commuter Benefit Programs

Parking Account



A Parking Account allows you to pay for eligible work-related parking expenses with pre-tax dollars. You can enroll and make changes anytime during the year.

Transit Account



With a Transit Account, pre-tax dollars can be used to pay for eligible transit expenses related to your commute to work. You can enroll and make changes anytime during the year.

Contribution Limits

Commuter Benefit Programs	2019	2018
Parking Account Contribution Limit	\$260/month	\$255/month
Parking Account Carryover Limit	Unlimited	Unlimited
Transit Account Contribution Limit	\$260/month	\$130/month
Transit Account Carryover Limit	Unlimited	Unlimited



Pre-Tax Savings Example

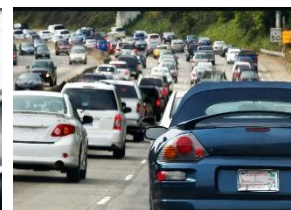
	Without	With
Gross Monthly Pay:	\$3,500	\$3,500
Pre-Tax Contributions	\$3,500	\$3,500
Transit Expenses	\$0	(\$260)
Parking Expenses	\$0	(\$260)
Pre-Tax Savings Total:	\$0	(\$520)
Taxable Monthly Income	\$3,500	\$2,980
Taxes (Fed., State, FIC):	(\$968)	(\$824)
Post-Tax Expenses:	(\$520)	\$0
Monthly Post-Tax Total:	\$2,012	\$2,156
Net Increase in Take-Home Pay: \$144/month!		
<i>For illustration only. Actual dollar amounts may vary.</i>		

How Commuter Benefit Programs Work

When you enroll in a Commuter Benefit Program, you determine the dollar amount you want to contribute to each account based on your estimated expenses for the upcoming plan year (January 1 – December 31, 2019). Your contributions will be deducted in equal amounts from each paycheck, pre-tax, throughout the Plan Year.

The more you contribute to your Commuter Benefit Program account, the more you reduce your taxable gross salary. When you pay less in taxes, your take-home pay increases!

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.*)

HOW TO ENROLL



Annual It's Your Choice Open Enrollment Period: October 1 – 26, 2018

2019 Benefit Period: January 1 – December 31, 2019

Enroll During It's Your Choice

- Visit www.etf.wi.gov/IYC2019 for It's Your Choice Open enrollment information.
- You have **three ways** to enroll during the It's Your Choice Open Enrollment Period:
 - Online
 - Paper
 - Telephone
- You can request a paper application from your payroll or benefits office, or download a copy from the TASC or ETF website.
- Your election will be effective January 1, 2019.
- **Note:** If you are already enrolled in an Commuter Benefit Program, you **must** re-enroll each year to continue participation. Enrollments do not carry forward from year to year.

If You Are a Newly Hired Employee

- If you are electing to enroll in a Commuter Benefit Program, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment.
 - Coverage will be effective on the first of the month on or following your eligibility date.
- For more information and enrollment instructions, contact your human resources/benefits office.

Following Enrollment

Once you have enrolled in the Commuter Benefit Program, TASC will send these items to you:

Welcome Brochure

- The Welcome Brochure will provide you with information on how to manage your Commuter Benefit Program account.
- Follow the instructions to set up your TASC Online account.
 - **Note:** Don't forget to update your TASC Online username and password!
- Use your online account to check your balance, submit claims, and manage your notifications.

TASC Card

- Your TASC Card allows you to conveniently pay for eligible expenses.
- Be sure to review the Cardholder Agreement affixed to the card.
- **Note:** If you are a current TASC participant, you will **not** be issued a new TASC Card. You will continue to use your current TASC Card.

Mid-Year Election Changes

- You can increase or decrease a Parking Account or Transit Account election at any time without having experienced a qualified life change event.
- **Note:** Parking Account and Transit Account elections can be changed (or revoked) prior to the first day of the next monthly coverage period, and elections can only be changed for future months.
- For more information and election change instructions, contact your human resources/benefits office.

STAR State Employees

- State of Wisconsin, Courts, and Legislature employees who are paid through the STAR System should log in to STAR at <https://ess.wi.gov> to make all benefits elections during the annual It's Your Choice period. Contact your agency payroll and benefits staff with any enrollment questions.

WEDC Employees

- Enrollments are done directly through WEDC, not the TASC portal/website.
- WEDC employees should refer to **OneLogin > Kronos > My Account > My Benefits > Review/Select Benefits** or contact WEDC human resources for enrollment instructions for the 2019 plan year.

UW System and UW Hospitals & Clinics Employees

- UW System and UW Hospitals & Clinics employees are **not** eligible to participate in a Parking or Transit Account.

Enroll with TASC Online

1. Use the **Expense Estimate Worksheet** to determine your desired monthly contribution amount:

Parking fees for lots and/or ramps	\$	_____ /month
Metered parking	\$	_____ /month
Total Estimated Parking Expenses:	\$	_____ /month
Bus/train passes or vouchers	\$	_____ /month
Commuter highway vehicle fees	\$	_____ /month
Vanpooling fees	\$	_____ /month
Total Estimated Transit Expenses:	\$	_____ /month

Reminder: You cannot exceed the IRS maximums of \$260/month (\$3,120/year) for either a Parking Account or Transit Account.

However, all unused Transit Account and Parking Account funds automatically carry over into the next plan year, so there is minimal "use-it-or-lose-it" risk.

2. Go to the **TASC Online** website:
<http://partners.tasconline.com/ETFemployee>
 - a. If you are a **new TASC Participant**, enter a temporary TASC username and password. This is your first initial, last name, date of birth (mmddyy), and the last four digits of your Social Security Number (SSN).
 - For example: JSmith0101771234
 - b. If you are a **current TASC participant**, enter your current TASC username and password.
 - If you do not remember your username or password, click Forgot Username or Password and follow the reset steps provided.
3. Once **logged in** to your TASC Online Account, click **Enroll Now**.
4. In the **Enrollment** pop-up menu, select the **radial button** which correlates to the plan type in which you wish to enroll – HSA or ERA.
 - a. To enroll in any of the ERA programs, select the second radial button.
 - b. **Note:** There are only two radial button options. All ERA program offerings correlate to the second radial button.
 - c. If you are planning to enroll in the HSA, you will need to repeat the enrollment process from this screen forward.
5. Review plan details and ERA qualifications to ensure you are eligible for an ERA.
6. When you are ready to continue, click **Begin Your Enrollment Now** in the upper right corner.
7. Enter your **information**.
 - a. We recommend adding your personal email address.
 - b. Click **Continue**.
8. If applicable, add your **dependent(s)**.
 - a. Enter the name(s) of your dependent(s).
 - b. Click **Add Dependent**.
 - c. Your dependent(s) will be displayed on the Eligible Dependents list.
 - d. Click **Continue**.
9. Review the **plan rules**.
 - a. Check the **acknowledgement box** indicating that you have read the plan rules and agree to them.
 - b. **Note:** You **must** do this for **every plan**, even for plans in which you are not enrolled.
 - c. Click **Continue**.
10. Enter your **election amount**.
 - a. Enter your desired monthly election amount for the ERA program in which you are enrolling.
 - b. It is your responsibility to ensure your contributions do **not** exceed the IRS maximum monthly limits.
 - c. Click **Continue**.
11. Select your reimbursement **Payment Method**.
 - a. You will automatically be enrolled to receive a TASC Card (aka Benny Debit Card).
 - b. Select your preferred method to receive reimbursement for claims filed online.
 - c. If you elect direct deposit, you will need to enter your bank information.
 - d. Click **Continue**.
12. **Verify, submit, and print**.
 - a. Carefully review each section on the **Enrollment Verification** page and verify that your enrollment information is correct.
 - b. If any changes are required, click **Edit Information**.
 - c. When you have verified that everything is correct, **print** a copy of the Enrollment Verification page for your records.
 - d. Click **Submit** to complete your enrollment.
13. Check your email for an enrollment confirmation message from TASC.

Enroll by Telephone

- Contact TASC Customer Care at 1-844-786-3947 or
- One of TASC's friendly and knowledgeable Customer Service Representatives will assist you.
- TASC Customer Care is open Monday through Friday, 8:00 a.m. to 5:00 p.m.

Enroll by Paper

- Request a paper application from your human resources/ benefit office, or download a copy from the TASC or ETF website.
- Submit a completed TASC Enrollment Form to your human resources/benefit office.





TASC Online Account

- Access your funds wherever you are – just swipe to deduct funds from your account.
- A great alternative to submitting 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, health care expense tables, 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 contribution and reimbursement requests by taking pictures of your receipts with your mobile device camera.
- Download the TASC Mobile App, available for iOS and Android devices – just search for **eflex Benefits** in the Apple App Store or Google Play.



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

- **Set up your TASC Online Account**
- **Check your email for a link to the Welcome Brochure**
- **Check your mail for your TASC Card and Cardholder Agreement**



October 1 – 26, 2018