



# Transportation Benefits Program Act – Commuter Benefits Overview

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Signed into law on July 28, 2023, a new Illinois commuter ordinance, **Transportation Benefits Program Act**, has been put into effect, aiming to enhance commuter benefits and promote sustainable transportation options for employees. This new law goes into effect on January 1, 2024.

This Transportation Benefits Program Act allows employees to use pre-tax dollars for the purchase of a transit pass, via payroll deduction, such that the costs for such purchases may be excluded from the employee's taxable wages and compensation up to the maximum amount permitted by federal tax law, consistent with 26 U.S.C. 132(f) and the rules and regulations promulgated thereunder. This transit program excludes park and ride share, and all parking related expenses.

Use pre-tax dollars for the purchase of a transit pass, token, care card, and the like entitling the employee to take public transit. Participating transit programs may include those offered by the Chicago Transit Authority (CTA) or the Regional Transportation Authority (RTA).

This transit program will be administered by WEX, who currently manages our Flexible spending accounts (Medical, Limited medical and Dependent Care).

- For 2025, you can elect up to \$325 per month or \$3,900 for the year.
- If you are already enrolled in one of D211 Flex plans, you will be able to use the WEX debit card you already have.
- Any transit dollars not used will continue to roll over each month and never expire. Since commuter benefits is a month-to-month plan, you are not required to re-enroll.
- “Public transit” means any transportation system within the authority and jurisdiction of the Regional Transportation Authority.
- “Transit pass” means any pass, token, fare card, voucher, or similar item entitling a person to transportation on public transit.

If you wish to enroll in the commuter program for 2025, please complete the attached ***Commuter Benefits Payroll Deduction Worksheet*** – Transit and return to the Business office by November 29, 2024.

This article provides an overview of **commuter benefits** by answering frequently asked questions.

# FAQ

### **What type of information can I view in my online account?**

Your online account provides your plan information, account history, available balance, and more. Your annual election will appear as a default amount based on IRS pre-tax maximums and can be disregarded. Your available balance is based on your contribution amounts.

### **What if the cost of my pass changes?**

See how to update your commuter benefits election in your online account for more information. If necessary, contact the Business Office to update your payroll deduction.

### **What can I do if I am unable to use my WEX benefits card due to circumstances beyond my control?**

If you purchase a mass transit product out of pocket, you have 180 days from the date of service to file a claim for reimbursement. You can file the claim in your online account or the WEX benefits mobile app.

### **What if I have dollars remaining at the end of the plan year?**

Funds will automatically roll over to the new plan year. You will have to re-enroll during open enrollment each year.

### **What happens if I terminate employment?**

Your WEX benefits card will be deactivated, and you will have a 90-day run-out period to submit mass transit claims incurred while you were still actively employed. For more information on the run-out period, refer to your employer's Adoption Agreement and see Summary Plan Description (SPD) FAQ that can be found on the D211 website under the Employee Benefits Information>Commuter Benefits. After the run-out period ends, any remaining funds in your account are forfeited back to your employer's plan.

### **What happens if I choose to no longer participate in commuter benefits but I am not terminating employment?**

If you choose to terminate your commuter benefits enrollment, you can continue to submit mass transit claims for 90 days. Your WEX benefits card will no longer work for mass transit expenses, however. For more information on the run-out period, refer to your employer's Adoption Agreement and see Summary Plan Description (SPD) FAQ.