



# COMMUTER BENEFITS PROGRAM

User's Guide



# Welcome

to the Commuter Benefits Program (CBP). The CBP is a qualified transportation benefit (QTB) that is approved by the Internal Revenue Service. As a CBP program participant, your estimated eligible monthly commuting costs (up to IRS limits) will be payroll deducted from your pre-tax salary to pay for eligible transit and parking expenses. Since these deductions are taken on a pre-tax basis, you save money because you are not paying income or Social Security taxes on the wages used to purchase transit or parking. Pre-tax deductions are made monthly.

This booklet is designed to guide you through the process of enrolling in and maintaining your CBP account, which is administered by Fringe Benefits Management Company (FBMC). FBMC, in turn, contracts with WiredCommute who purchases the transit passes and direct pays the parking providers for participant expenses. The booklet is divided into three sections that include a How to Enroll section, a Frequently Asked Questions section and a Helpful Reminders section. If you need additional assistance with the online enrollment process, please call FBMC Customer Service at 1-800-342-8017.



# ▶▶▶▶ HOW TO ENROLL

## *Getting Logged On to the FBMC Web Site*

State of Wisconsin employees may enroll in CBP anytime throughout the year by going to [etf.wi.gov](http://etf.wi.gov) and clicking on the “Commuter Benefits” link at the bottom right side of the page or by visiting [www.myFBMC.com](http://www.myFBMC.com). If you are enrolled in the Employee Reimbursement Accounts (ERA) program and already have a USER ID and Personal Identification Number (PIN), you should log in to FBMC’s Web site using the same User ID/PIN combination. If you are not enrolled in the ERA program (or have not logged into the FBMC Web site before) you must log on to the site as a first time user by entering your Social Security Number (SSN) in the USER ID field and the last four digits of your SSN in the PIN field. At that point you will be prompted to select a confidential PIN for future access to the Web site.

After you have logged in to the FBMC Web site, click on the “ACCOUNTS” tab, then select the “MyQTB (Commuter Benefits)” link from the pull-down menu. A window will open with links that will allow you to order transit and

**IMPORTANT!** Employees must have an e-mail address in order to enroll in the CBP. Your order will be confirmed by e-mail.

parking benefits, check your claims, request reimbursement and review your transactions.

## *Enrolling in the Commuter Savings Program*

From the “My QTB” page, click on the “ORDERS” link to set up a new order. You can order transit passes or parking benefits by using the navigation buttons, and then follow through the subsequent screens. Before you start the process for electing a parking benefit, it is a good idea to get a copy of your parking invoice or contract to use as reference. Once you finish filling out the necessary information you will be taken to a page that shows your new order. If the order is accurate, click on the button to complete the purchase. After the order has been submitted, you will receive a confirmation e-mail verifying your order.

## **www.myFBMC.com**

In order to...	Click the...
Access the Commuter Benefits Web page for benefit enrollments, changes and cancellations	“ACCOUNTS” Tab, then “MyQTB (Commuter Benefits)” – the MyQTB Web page will appear
Request reimbursement for transit and parking expenses through Online Claims Submission	The “REIMBURSE ME” link from the “My QTB” page
Request reimbursement for transit and parking expenses through a Paper Claim Form	“RESOURCES” Tab in upper right corner – select “Forms & Instructions” from the pull-down menu, then click on the link for the ‘Commuter Benefits Program Reimbursement Request Form’

# ▶▶▶▶ FREQUENTLY ASKED QUESTIONS

## GENERAL QUESTIONS

**Q. Can I elect any amount for parking or transit?**

**A.** Yes, but only up to the IRS benefit limits, which for the 2007 calendar year are \$215 for parking and \$110 for transit. The IRS may increase the pre-tax contribution limits effective the first of the calendar year.

**Q. Where do I find information about my current elections?**

**A.** After you have logged onto the FBMC site, click on "ACCOUNTS", followed by "MyQTB (Commuter Benefits)". Select the "ORDERS" link. You will see your current elections on this screen. Click the name of the order to view the details. You may also cancel orders from this screen.

**Q. How do I change my current transit or parking election?**

**A.** You may change the number of transit passes or the dollar amount for parking elections from the Order screen using the "Edit" link. To change the type of transit pass or your parking vendor, click the "Remove" link next to the order you wish to change. You may then elect your new benefit by clicking the appropriate parking or transit order link and entering your new order information.

**Q. What happens if my transit or parking order is NOT approved?**

**A.** If your order is not approved, you will receive an explanation via e-mail. If you receive a denial e-mail and would like further explanation, please contact FBMC Customer Service at 1-800-342-8017.

**Q. Will I receive my transit or parking order automatically each month?**

**A.** Yes, but you must select "YES" when prompted for the "RECURRING PAYMENT" option.

**Q. I pay for parking at a transit station. Can I use pre-tax dollars for parking and transit?**

**A.** Yes. You will need to elect two separate orders -- one for transit and one for parking. Click on the transit order link and select your transit operator and the specific pass you will use. After you have completed that transaction, click on parking order link, fill in the necessary information for your parking benefit and complete the transaction.

## TRANSIT QUESTIONS

**Q. On some days I take the bus and other days I vanpool to get to work. Can I sign up for both transit providers?**

**A.** Yes. You will need to add two separate orders — one for the bus and one for the van-pool. Simply select the specific transit operator and your particular pass and follow the enrollment instructions. After you have completed that transaction, return to the order screen, click on the transit order link and enroll for your second provider.

**Q. What happens after I submit my transit order?**

**A.** Your transit pass will be sent to your home address by the 23rd of the month for use the following month.

***Q. What if my Transit Authority is not listed?***

**A.** From the transit order screen, select “If you cannot find your provider, click here”. Enter the requested information about the transit provider that you want to use. When the Transit Authority/ Transit Pass is verified, it will be added to the database and you will be notified via e-mail within 10 business days of the addition. At that time you will be able to setup your transit order by logging into the Web site and selecting your Transit Authority/Transit Pass. Transit passes cannot be ordered until WiredCommute establishes an account with your desired provider.

**PARKING QUESTIONS**

***Q. Can I select any parking location in the database for monthly parking?***

**A.** Yes, but you must have a current monthly parking agreement with the parking provider at the location you select. Enrolling in the Commuter Benefits program does not establish a parking contract between you and your parking provider.

***Q. I park and pay on a daily basis. Can I participate in the parking benefit?***

**A.** Yes. If you pay for parking on a daily basis you can elect to be reimbursed directly from FBMC for your expenses.

***Q. How do I get reimbursed for my daily/weekly parking expenses (i.e. meter or self-pay lot)?***

**A.** Reimbursements are processed and paid by FBMC. Reimbursement can be requested either by submitting an online claim electronically through [www.myFBMC.com](http://www.myFBMC.com) or by printing and submitting a paper form.

***Q. How do I submit a request for reimbursement online?***

**A.** To submit an online claim for reimbursement, log on to [www.myFBMC.com](http://www.myFBMC.com), click on the “ACCOUNTS” tab, then select the “MyQTB (Commuter Benefits)” link. Click on the “REIMBURSE ME” link and locate the benefit month for which you would like reimbursement. Click on the “REIMBURSE ME” link to the right of that benefit month information and follow the prompts. Entering parking provider information is optional.

***Q. How do I obtain a paper claim form for reimbursement?***

**A.** To obtain a paper form, log on to [www.myFBMC.com](http://www.myFBMC.com), click on the “RESOURCES” link then select “Forms and Instructions”. You must submit documentation for the parking and/or transit expenses along with the completed form.

***Q. When is my parking payment sent to my parking provider?***

**A.** Parking payments are sent to the provider so that it arrives prior to the 1st of the month. For example, if on June 4th you order \$200 for Broadway Plaza Parking, Broadway Plaza Parking will receive payment in time to post it to your account before July 1st for your parking in July.

***Q. What if my parking provider and/or location is not listed on the Web site?***

**A.** From the parking order screen, select “If you cannot find your provider, click here.” You will be transferred to a screen where you enter the Parking Provider/ Location information. Wired Commute will attempt to establish a relationship to

make the direct payment to the parking provider. In the event that the provider does not accept the direct payment, Wired Commute will mail a Park Chek to your home address which you may use to pay your parking provider.

***Q. What if I don't know the name of my parking provider or the name of the parking location?***

**A.** Refer to your parking invoice or contact your parking provider.

***Q. What if I change parking locations?***

**A.** If you have a recurring payment set up at a location at which you no longer park, you will need to cancel the current location and set up a new order.

***Q. What if my parking location changes ownership?***

**A.** WiredCommuter will update the parking provider information in the database. You will not need to cancel or change your current settings. If you feel that the parking database does not have the correct parking provider and location information, please contact FBMC Customer Service at 1-800-342-8017.

***Q. What is ParkChek?***

**A.** ParkCheks are bank-issued checks used to pay for work-related parking expenses (daily, weekly or monthly). These checks can be ordered on the Web site in a quantity which you select based on your parking needs. For example, if you park in various parking locations throughout the month, you can order a ParkChek for each work day. The checks will be mailed to you by the 23rd of the month prior to the benefit month. Simply provide the ParkChek to your parking

provider as payment for your parking expenses.

Providers will not give change to participants if the check is more than the expense.

## **DEADLINES / CUT-OFF DATES**

***Q. What are the deadlines to order, change or cancel my benefit election?***

**A.** The deadline for ordering, changing or canceling your transit and/or parking benefit will be **midnight on the 10th of each month** for the next month's benefit.

***Q. If I order now can I make changes later?***

**A.** Yes. You can change or cancel your order at any time; however, the cutoff for the following month's benefit is midnight on the 10th of the month.

## **LOST / MISSING PASSES OR VOUCHERS**

***Q. What should I do if my Transit Pass has not arrived by the 28th day of the month prior to the benefit month?***

**A.** First, check the accuracy of the delivery address shown either in your confirmation e-mail or on the "Orders" tab on the MyQTB Web page. Only one replacement pass will be allowed per participant.

Instructions for receiving reimbursement for the purchase of a replacement pass:

1. Call FBMC Customer Service to report the loss no later than the 3rd workday of the month for which the pass is effective, and
2. Purchase the replacement pass; and
3. Send the following two pieces

of documentation to FBMC (documentation MUST be received by FBMC by midnight on the 10th of the month for which the missing or late pass was intended to be used):

- a. A receipt of your purchased replacement pass, AND
- b. A completed "Affidavit for Lost Pass" form. Please call FBMC Customer Service at 1-800-342-8017 for a copy of the form to be e-mailed to you.

Your receipt and Affidavit must be mailed to the following address:

Attn: Customer Service - Lost Pass  
c/o Fulfillment Department (Express)  
265 Bear Hill Road  
Waltham, MA 02451

**Q. What if I receive the wrong pass in the mail?**

**A.** Call Customer Service at 1-800-342-8017 as soon as you receive the incorrect pass. You will be given the option to either purchase a replacement pass and be reimbursed, or you may request that WiredCommute purchase the replacement pass which they will mail to you. Please take care not to use the incorrect pass in any manner.



## ▶▶▶▶ HELPFUL REMINDERS

### **DEADLINES ARE IMPORTANT!**

The deadline to order, change or cancel your elections for transit passes, direct pay parking payments and out-of-pocket expense elections is important. Remember that the deadline is midnight on the 10th of each month for your changes to be effective by the 1st of the following month.

### **MANAGE YOUR BENEFIT ELECTION**

Reviewing, revising or cancelling your benefit election is easy. Just log on to [www.myFBMC.com](http://www.myFBMC.com), click on the "Accounts" tab, then select "MyQTB (Commuter Benefits)". From the "Orders" link you can review or change your elections. Your benefit election will not occur automatically each month unless you designate it as "recurring."

### **IF YOU HAVE QUESTIONS**

Customer Service Representatives are available to answer your questions before, during and after you enroll. They can also walk you through the online process. Call FBMC at 1-800-342-8017 to speak with a representative.



**Call toll-free, M - F, 7 a.m. - 10 p.m. ET**  
**1.800.342.8017**  
**or visit [www.myFBMC.com](http://www.myFBMC.com)**

This document provides a description of available benefits for easy reference purposes.

Florida Relay Service  
Telecommunications Device for the Deaf (TDD)  
1-800-955-8771

Administered by:  
Fringe Benefits Management Company  
P.O. Box 1878  
Tallahassee, FL 32303-1878  
[www.myFBMC.com](http://www.myFBMC.com)

**FBMC**  
*proven benefit solutions*