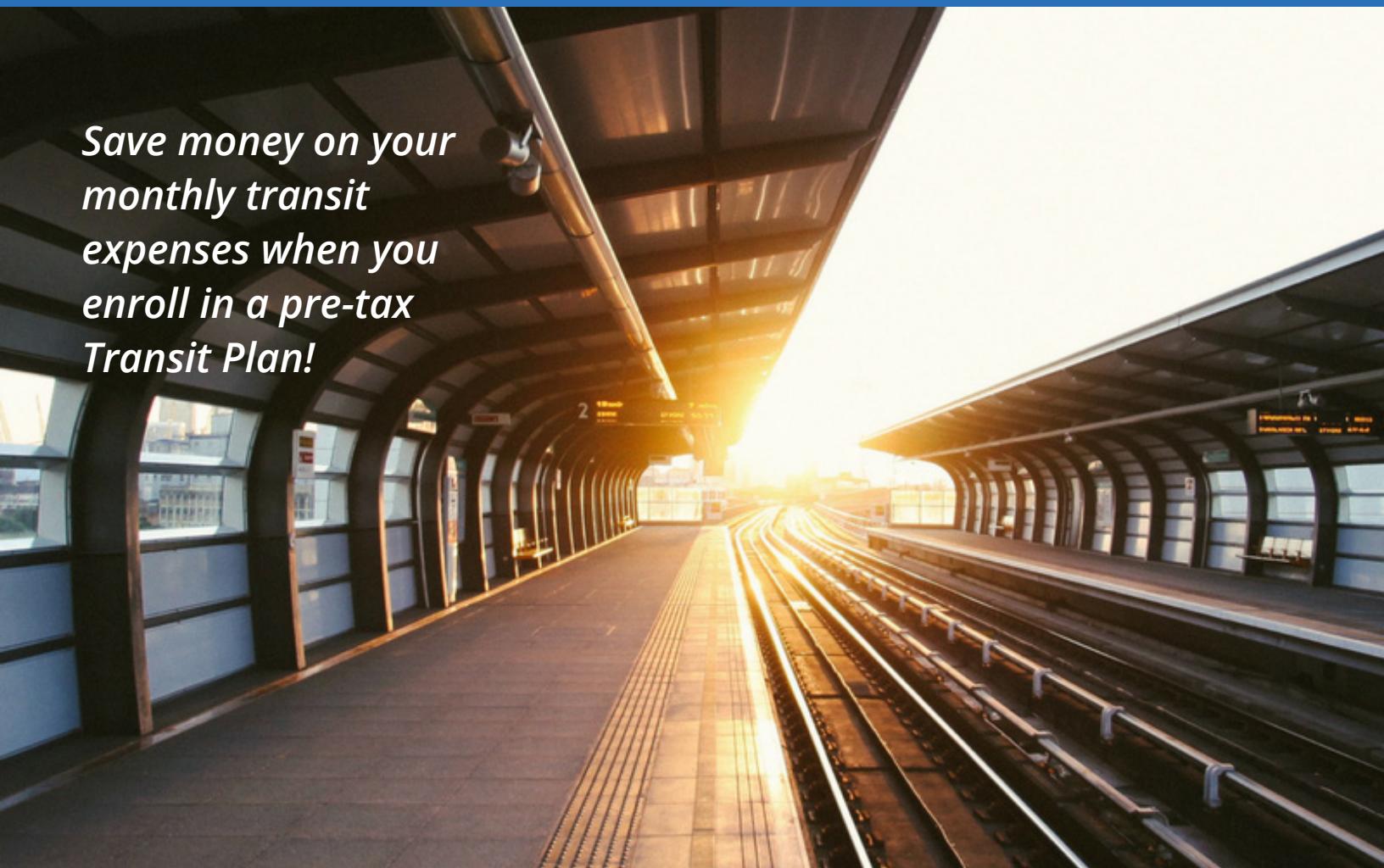


Save money on your monthly transit expenses when you enroll in a pre-tax Transit Plan!



What is the Transit Pre-Tax Plan?

The Transit Plan enables you to avoid taxes on the money you use to pay for work-related transit expenses by using pre-tax dollars on eligible commuter costs. Depending on your tax bracket, you could save up to 40% on state, federal and FICA taxes.

How Does It Work?

Estimate the money you expect to pay on transit expenses and have that dollar amount withheld from your paychecks pre-tax each month. You can even specify an amount to use for occasional bus or Metro Rail travel. The money you elect to be withheld from your paycheck is credited to an account in your name that is used to pay for your transit expense.

For Example:

Let's assume you spend \$100.00 per month on transit expenses to get to work. This expense is inevitable for you because you travel to work every day. The average person's tax bracket is about 30%, meaning they have to make \$143.00 in income to be able to take home \$100.00 as disposable income after tax deductions have been made.

By signing up for the Transit Plan, \$100.00 will be withheld from your paychecks over a month-long period pre-tax, so you never have to pay the state, federal and FICA taxes on your transit expenses! If you fall within a 30% tax bracket this will save you \$30 every month!

See reverse side for more plan details!

P&A Group Benefits Card

If you enroll in this plan you will receive a debit card that can be used to pay for your transportation expenses. Employees who enroll in the Flexible Spending Account (FSA) and the Transit Account will receive one debit card for both accounts. If you are currently enrolled in the FSA and enroll in the Transit Account, your election amount will be automatically added to your current debit card.



REMINDER: Due to IRS regulations, claims cannot be submitted for transit expenses. You must use your debit card for all transit purchases.

Sample Eligible Expenses	Sample Ineligible Expenses
Trains, Subways	Tolls
Buses	E-Z Passes
Vanpooling	Taxis
uberPOOL, Lyft Line, Via	

Maximum Pre-Tax Contribution Amounts

The IRS issues monthly maximum contribution amounts, which are subject to change and usually do once a year. Currently, the maximum amount of pre-tax transit reimbursement that you may receive is \$270 per month.*

If the cost of your transit expenses increases or decreases, you may change the amount of your salary withholding for transit each month, with any change you make becoming effective with the first pay period beginning on or after the following month.

*Amount based on IRS pre-set maximums for the year 2020.

PLEASE NOTE: if you term employment, unused commuter amounts are forfeited. Per IRS regulations, transit claims cannot be submitted for reimbursement.

Mobile App

Manage your account through our mobile app. Go to the App Store or Google Play and search "P&A Group" to download it today!



- ✓ Register for account alerts
- ✓ Order a Benefits Card
- ✓ Check your account balance

P&A Group's Customer Service

If you have questions about your account, P&A Group customer service agents are ready to assist you. Call (800) 688-2611 to speak with a representative or use P&A Group's online webchat at www.padmin.com (click online chat at the top of the page). Customer service hours are Monday - Friday, 8:30 am to 10:00 pm ET.

