



How to Enroll in Commuter Benefits



Step-by-Step Guide to Enrolling in a Commuter Benefit

STEP 1: Log on to NetBenefits® at www.netbenefits.com.

If you already have a username and password for another Fidelity account, use that same login information. Otherwise, select *Register as a new user* and follow the step-by-step instructions.

STEP 2: Navigate to “Flexible spending and reimbursement accounts.”

THETA CORPORATION

Home Accounts & Benefits Plan & Learn

Your portfolio
\$89,081.03
Balance as of 09/10/2024 [View investments](#)

Set goals, track your progress, and take control. [View Planning Summary](#)

You have 1 notification
Review your beneficiaries. Ensure your beneficiaries are up to date, it's an important part of your overall plan.

Your account and benefits

Retirement savings

THETA SAVINGS PLAN 401(k)-98765	\$51,465.03
PRISM 401K PLAN 401(k)-33311	\$12,480.00

Health savings account

HEALTH SAVINGS ACCOUNT V123456789	\$7,500.00
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FLEXIBLE SPENDING AND REIMBURSEMENT ACCOUNTS [View details](#)

You might need a boost to your contributions

Contribution rate: 4% (\$104.00 per paycheck)

Retirement age: 67

Today's balance: \$69,101.03

Projected balance at 40: \$71,865.07

Savings goal at 40: \$204,000.00

Settings

goal: \$204K

Go to contributions

About this illustration

STEP 3: Select “Enroll” for Pre Tax Transit, Post Tax Transit, Pre Tax Parking, or Post Tax Parking.

Electing both pre- and post-tax enables you to use your debit card for all your commuter expenses, even if your monthly expenses exceed the IRS pretax limits.

Pre Tax Transit

Eligible benefit [Enroll](#)

Post Tax Transit

Eligible benefit [Enroll](#)

Pre Tax Parking

Eligible benefit [Enroll](#)

Post Tax Parking

Eligible benefit [Enroll](#)

STEP 4: Select "Enroll in Commuter."

The screenshot shows the Fidelity Investments website interface. At the top left is the Fidelity logo. Below it is a navigation bar with 'Home' (highlighted in green), 'Accounts', 'Tools & Support', and 'Message Center'. Underneath is a 'Tasks' section with a red notification icon and the text 'No current Tasks.' Below that is an 'I Want To:' section with two buttons: 'Manage My Expenses' and 'Enroll in Commuter' (highlighted with a red box). At the bottom, there is a notice: 'Commuter benefit enrollments and/or updates to existing elections must be completed by the 10th of the month to be effective the following month.'

STEP 5: Select your Commuter plans and continue by selecting "Next."

Electing both pre- and post-tax enables you to use your debit card for all your commuter expenses, even if your monthly expenses exceed the IRS pretax limits.

The screenshot shows the 'Enroll in Commuter Benefits' page. At the top is a progress indicator with three steps: '1 Select plan' (active), '2 Plan details', and '3 Review + Confirm'. Below the progress bar is the heading 'Select your plans' and a grid of four plan options, each with an icon and a 'Learn More' link. The options are: 'Post Tax Parking' (car icon), 'Post Tax Transit' (train icon), 'Pre Tax Parking' (car icon, 'Save up to \$94.5/mo'), and 'Pre Tax Transit' (train icon, 'Save up to \$94.5/mo'). At the bottom left is a 'Cancel' button, and at the bottom right is a 'Next' button (highlighted with a red box).

STEP 6: Choose your monthly "Pre Tax" contribution amount and select "Next."

If your monthly expenses exceed the IRS pretax limits, and you would like to use your debit card for all your commuter expenses, you may want to consider choosing an additional "Post Tax" contribution.

Monthly Election Amount

Post Tax Parking
Your contribution (\$0 - \$9999.99) \$0 / month
Pre-tax savings: \$0.00 /month*
Select Effective Date: December 2024
Effective Date: 12/4/2024
Total: \$0.00/month

Pre Tax Parking
Your contribution (\$0 - \$315) \$315 / month
Pre-tax savings: \$94.50 /month*
Select Effective Date: December 2024
Effective Date: 12/4/2024
Total: \$315.00/month

*Tax savings estimate is based on 30% tax rate. True tax savings will be based on your individual circumstances.

My Total Monthly Payroll Deduction \$315.00/month
My Total Benefit \$315.00/month

Cancel Previous **Next**

STEP 7: Review the confirmation screen and select "Enroll."

Home Accounts Tools & Support Message Center

Enroll in Commuter Benefits

Select plan Plan details **Review + Confirm**

Review + Confirm

Parking Pre-tax savings: \$31.50 /month
Your Contribution: \$105.00 /month
Total: \$105.00/month

Transit Pre-tax savings: \$28.50 /month
Your Contribution: \$95.00 /month
Total: \$95.00/month

Payment method

Primary Payment Method My Benefit Debit Card
Alternative Payment Method Check

Separate Cards will be issued to the following dependents: No dependent debit cards issued

My Total Monthly Payroll Deduction \$200.00/month
My Total Benefit \$200.00/month

Cancel Previous **Enroll**

STEP 8: Your enrollment is complete. Select "Return Home" to go back to the NetBenefits® home page.

Home Accounts Tools & Support Message Center 

Enroll in Commuter Benefits



You have Successfully Enrolled!

[Return Home](#)

We collect information about your use of this portal (for example, how long you are on the portal, the pages you visit, etc.) so that we can understand and improve user experience.
For more information, [click here](#)
To opt out of this information collection, [click here](#)

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Eligible Expenses

You will receive a debit card to pay for qualified transportation expenses at eligible merchants and service providers that accept debit cards for payment. The amount of the purchase will be deducted automatically from the appropriate account, based on the type of merchant and available balance in your parking and/or transit account.

Parking: Use this account to pay for parking at or near your work location or at a mass transit station used for commuting.

Transit: Expenses for your transit account include costs associated with public transportation such as train, bus, monorail, streetcar, subway and ferry. Vanpool expenses are eligible, but the highway vehicle must seat at least six adults, excluding the driver.



Elections and Spending

The Internal Revenue Service (IRS) sets the maximum monthly pretax deduction limit which can be excluded from an employee's income for qualified commuter benefits. You can choose the pretax* amount you would like added to your debit card through payroll deduction. Keep in mind, if the amount you want to spend with your debit card exceeds the IRS maximum monthly limit, the transaction will be declined. Instead, use another form of payment and reimburse yourself through NetBenefits®.

*You can also elect post-tax amounts. Electing both pre- and post-tax funds enables you to use your debit card for all your commuter expenses, even if your monthly expenses exceed the IRS pretax limits.

Note: The IRS has a requirement that commuter claims have to be submitted within 180 days of incurring the expense.