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Employee FAQ:

Commuter / Transportation Benefits

Qualified Transportation Accounts (QTAs) - What are they?

QTAs allow employees to set aside pre-tax funds used for eligible transit and parking expenses related to commute to work, governed by IRC Section 132. If the participant has both a parking account and a transit account, each account is entirely separate, and funds cannot be transferred from one to the other. Transit and/or parking benefits are limited to employee expenses only: reimbursement is not allowed for spouse or dependent transit or parking expenses.

Elections and Spending

IRS sets maximum monthly pre-tax deduction and spending and adjusts annually; these limits reflect the maximum allowed pre-tax contribution and reimbursement amounts per calendar month.

- 2026 limits are:
  - Transit Passes or Commuter Highway Vehicle - $340
  - Parking – $340
- Unused amounts can be carried over
- Contributions are available for reimbursement based on the payroll deduction cycle (like Dependent Care)
- The employee can track account activity on the Consumer Web Portal

Benefits to Participants

The PAYPRO Benefits Card offers the following advantages for the participant:

- Tax Savings – The IRS allows a monthly maximum of $340 for transit and $340 for parking per month to be deducted from an employee's pay before taxes, which can mean substantial tax savings.
- Ease of Use – The Benny Prepaid Benefits Card is easy to understand, convenient and provides an automatic way to pay for qualified transit expenses.
- Flexibility – Participants are able to use a secondary form of payment when the purchase exceeds their monthly election.

How the PAYPRO Benefits Card Works with Commuter Benefits?

The Card maintains separate accounts or "purses" of pre- (and post-) tax money for parking and transit and directs the card transaction to the appropriate purse based on the Merchant Category Code (MCC) at the point of sale.

And if the participant already has a WEX Health Payment Card for other accounts, such as FSA, HRA, or HSA, the commuter benefits account(s) can be stacked on the same Card. The Card cannot be used at alternative outlets, such as restaurants and grocery stores.

The amount of available funds on the card must cover the entire mass transit or parking expense or the transaction will be declined. The participant may split the cost by swiping their Card for the exact available amount and then pay for the remaining amount with an alternate form of payment.

Using the Card for Parking

When the participant uses the Card for parking expenses, there's no paying cash up front, no claim forms to fill out and no waiting for reimbursements. The Card helps with qualified QTA expenses such as parking expenses for any type of vehicle at or near the participant's work location or at or near a location from which the participant commutes using mass transit.

Using the Card for Transit

The Card can be used for mass transit passes, tokens, or fare cards purchased at a valid transit fare terminal.

For more information, call 951.656.9273