



### Save money on your monthly commuter parking and transit expenses when you enroll in a pre-tax Transit Account & Employer-Funded Parking Account!

#### What is the Pre-Tax Transit Account?

The pre-tax Transit account enables you to save taxes on the money you use to pay for work-related transit expenses by using pre-tax dollars on eligible transit costs. Depending on your tax bracket, you could save up to 30% on state, federal and FICA taxes.

#### How Does It Work?

Estimate the money you expect to pay for transit and have that dollar amount withheld from your paycheck pre-tax each month. You can enroll in the Transit account through the Vantage portal.

#### 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. 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!

#### What is the Employer-Funded Parking Account?

The Parking Account enables you to save money on work-related parking expenses. This is an employer-funded benefit that gives employees the opportunity to elect up to \$300 per month.

#### How Does It Work?

Estimate the money you expect to pay for work-related parking expenses and sign up for the employer-funded benefit through the Vantage portal.

#### How to Make Changes to Your Transit or Parking Account

If you need to enroll or make changes to your benefit elections, log onto the Vantage portal to manage your account.

*See reverse side for more plan details!*

**PLEASE NOTE:** if you term employment, unused commuter and parking amounts are forfeited. You can submit parking claims for eligible expenses incurred while actively employed. Per IRS regulations, transit claims can not be submitted for reimbursement. All transit expenses must be paid for using the P&A issued Benefits Card.

## Parking Claims

Choose from one of the options below to submit a claim for reimbursement. Per IRS regulations, only parking claims can be accepted.



Parking expenses must be submitted within 180 days in order to qualify for reimbursement.

### P&A GROUP MOBILE APP

Download our mobile app and log into your account. Go to the menu and tap Upload Claim/Documentation to submit your claims.

### QUICKCLAIM

Instantly submit claims from your smartphone. Log into your account from your mobile device by selecting Account Login and follow the prompts on your screen.

### ELECTRONIC CLAIM UPLOAD

Upload claims when you log into your account at padmin.com. Click Upload Claim/Documentation under the Member Tools tab.

### FAX OR MAIL A CLAIM

Claim forms are available in your account at www.padmin.com.

FAX: (877) 855-7105

MAIL: P&A Group

6400 Main St. Suite 210  
Williamsville, NY 14221

## 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 parking/transit expenses. Employees who enroll in the Flexible Spending Account (FSA) and the Parking/Transit Account will receive one debit card for both accounts. If you are currently enrolled in the FSA and enroll in the Parking/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.

## Parking Claims Reimbursement

Typically, you will be reimbursed 3-5 business days after P&A receives the claim as long as there are funds available in your account. You will receive a reimbursement check but you have the option to sign up for direct deposit reimbursement. Direct deposit is recommended because it provides the fastest reimbursement! Log into your P&A account to sign up for direct deposit today.

### Sample Eligible Expenses

TRAINS, SUBWAYS

BUSES

VANPOOLING

PARKING AT WORK, PARK AND RIDE EXPENSES

### Sample Ineligible Expenses

TOLLS

E-Z PASSES

TAXIS

## Maximum Contribution Amounts

### PRE-TAX TRANSIT ACCOUNT

For 2024, the maximum amount you can elect in your pre-tax transit account is \$300 per month.

### EMPLOYER-FUNDED PARKING ACCOUNT

For 2024, the maximum amount your employer can contribute is \$300 per month.

If the cost of your parking/transit increases or decreases, you can change your election through the Vantage portal, with any change you make becoming effective with the first pay period beginning on or after the following month.

## Mobile App

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



✓ Register for account alerts

✓ Submit parking claims

✓ Order a Benefits Card

✓ Check your account balance

## P&A Group Participant Support Center

HOURS: M-F, 8:30 a.m. - 10:00 p.m. ET | WEB: www.padmin.com | PHONE: (716) 852-2611