



CRA Quick Reference Guide

HOW IT WORKS

With a Commuter Reimbursement Account (CRA), you can elect to have a specified amount of funds deducted from your gross earnings each pay period. These pre-tax dollars are set aside in a CRA to be reimbursed when a qualified expense is incurred. To be reimbursed, funds must have already been contributed to the CRA when the expense was incurred. You can use your MyAmeriflex Card at approved merchants to pay for qualified expenses.

CONTRIBUTION LIMITS

The maximum amount you may contribute for your current plan year:

- Parking Expenses—\$265/month*
- Transit Passes and Commuter Highway Vehicle Expenses (combined total) \$265/month*

* Please note that contribution limit amounts are subject to change by Congress.

ELIGIBLE EXPENSES

- **Parking Expenses** are those expenses incurred to park your vehicle on or near the business premises of your employer, or to park your car at a location from which you commuted to work by (a) mass transit facilities, (b) a commuter highway vehicle, or (c) carpool.
- **Transit Pass Expenses** are expenses incurred for a pass, token, fare card, voucher, or similar item for transportation on mass transit facilities, whether or not publicly owned, or (b) provided by any person in the business of transporting persons for compensation of hire if such transportation is provided in a vehicle with a seating capacity of at least six adults (excluding the driver).
- **Commuter Highway Vehicle (Vanpool) Expenses** are expenses incurred for transportation in a commuter highway vehicle if such transportation is in connection with travel between your residence and place of employment. A commuter highway vehicle is any highway vehicle with a seating capacity of at least six adults (not including the driver), and for which at least 80% of the mileage is for purposes of transporting employees in connection with travel between their residences and their places of employment, and on trips during which the number of employees transported for such purposes is, on average, at least half of the adult seating capacity of the vehicle.

Without a Transportation Program

Gross Monthly Pay	\$ 2,500.00
CRA Contribution	N/A
Taxable Income	\$ 2,500.00
Estimated Federal Tax (15%)	\$ 375.00
F.I.C.A. Tax	\$ 191.25
Transportation Expense	\$ 100.00
Take-Home Pay	\$ 1,833.75

With a Transportation Program

Gross Monthly Pay	\$ 2,500.00
CRA Contribution	\$ 100.00
Taxable Income	\$ 2,400.00
Estimated Federal Tax (15%)	\$ 360.00
F.I.C.A. Tax	\$ 183.60
Transportation Expense	N/A
Take-Home Pay	\$ 1,856.40

Total Estimated Monthly Savings: **\$22.65**

Total Estimated Annual Savings: **\$271.80**

Actual savings may vary depending on your circumstance.

INELIGIBLE EXPENSES

- Tunnel, bridge, or highway tolls (EZ Pass)
- Fuel, mileage, or other costs incurred to operate a personal vehicle or taxi
- Non-work related transportation or parking expenses
- Expenses incurred in traveling from your office to business or client meetings
- Transit or parking expenses incurred by your spouse and dependents
- Any claim submitted more than 180 days after the expense is incurred

UNUSED FUNDS

Excess balances will be carried over to the following month. However, you can only spend the amount of the monthly IRS limits (\$265 for parking and \$265 for transit) in any given month. For example, if you have funds roll over to the next month in your parking account and your balance is \$600, you can still only spend \$265 in that month (the IRS limit). You have the ability to adjust future contributions to avoid having an excess balance. Check with your Human Resources department to see how often you can change your election.

PARK-AND-RIDE/MASS TRANSIT

If you use mass transit, and pay for parking at a park-and-ride facility both expenses are eligible through your Commuter Reimbursement Account as long as you do not exceed the limits for each benefit. For example, if you spend \$120/month for mass transit and \$230/month for park-and-ride facilities, you can claim up to \$350/month through the Commuter Reimbursement Account.

REIMBURSEMENTS/CLAIM FORMS

You can use your MyAmeriflex Card for commuter expenses everywhere that MasterCard is accepted. As a reminder, the IRS transportation benefits ruling will be going into effect January 1, 2016, and as a result, Ameriflex will no longer be able to process cash reimbursements for manual transit claims as of January 1. This ruling does not affect parking accounts.

Please refer to our [Transit Ruling FAQ](#) for more information