

Commuter Benefit Plan

What is the plan?

A commuter benefit account allows an eligible employee to defer a portion of his/her salary to pay for work related qualified parking and qualified transit passes and/or commuter highway vehicle fare expenses.

Why enroll in the plan?

The plan provides you the option to pay for eligible transit and parking expenses with pre-tax dollars. Employees reduce their taxable income by making contributions to the plan. The IRS limits the amount of transit and parking expenses that can be purchased with pre-tax dollars to \$125 per month for transit expenses and \$240 per month for parking expenses.

Effective Date

The effective date for the Commuter Benefit Account for eligible employees is the first of the month following 30 days of employment. Open enrollment is an opportunity each year for eligible employees to join our commuter benefit plan or making changes to your current enrollment. Open enrollment is held each year in December with a January 1 effective date.

Budget Carefully

It is important to determine the amount you will be contributing carefully. You may terminate participation in this program at anytime, however you will only be permitted to join or make changes to your election during an open enrollment period or 30 days from your date of hire.

Any unclaimed balance in the account after termination of employment will be forfeited. Eligible expenses must be incurred on or after the participant's effective date and before the participant's employment termination date. Reimbursement requests must be submitted within 180 days from the date of service. Expenses are to be submitted to Crosby Benefit Systems, using the Transit and/or Parking Reimbursement Request Form.

Determining your Deduction

This plan allows you to contribute a pay period amount to be put towards transit and/or parking expenses. The amount you choose will be withheld from your paycheck on a pre-tax basis and then deposited into a holding account.

How to Enroll

Please fill out the enrollment form on the next page and send to the address below. Once your enrollment is complete, go to Mycrosbybenefits.com and login with user name and password (if you have not previously logged in – sign in as new user and complete the prompted fields). You will be emailed login information shortly. You may review your account election and activity, download forms and submit claims online.

Enrollment Deadline

Enrollment forms must be returned to the Human Resources Department, 220 Norwood Park South, Norwood, MA 02062, no later than 30 days from your hire date. If you choose not to sign up at your date of hire, you will not be eligible to enroll until the next open enrollment period.

If you have any questions regarding this plan, please contact the Benefits Department calling 800-588-0707.