

# Commuter Benefit Program FAQs



*Your Benefits in Motion*

*Johnson & Johnson*

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- 1. Why should I participate in the Commuter Benefit Program?**  
You can save money on your commuting costs by having them deducted from your paycheck on a pre-tax basis. Section 132(f) of federal tax law allows employees to reduce their commuting costs by paying for them on a pre-tax basis.
- 2. What is the maximum amount I can have deducted to put toward commuting costs?**  
The maximum pre-tax amount that an employee can deduct for public transportation is \$255 per month for transit and vanpools, and \$255 per month separately for parking. You can elect to deduct expenses in excess of the pre-tax limit, but such deductions will be taken on a post-tax basis.
- 3. What are the different commuting methods that apply to the Commuter Benefit Program?**  
The following generally apply to the Commuter Benefit Program: train, bus, commuter rail, vanpooling, ferry & boat, shuttle bus and parking lot expenses.
- 4. What type of products can I purchase through the Commuter Benefit Program?**  
A variety of products are available for public transportation, vanpooling and parking. The available products are the Commuter Check Prepaid MasterCard<sup>®</sup>, fare media (i.e., transit tickets and passes), commuter check vouchers, direct pay to parking providers, parking cash reimbursement, and select SmartCards, where available.
- 5. Does the Commuter Benefit Program apply to personal travel?**  
No, benefits are strictly for purposes of commuting to and from work.
- 6. Can I use the Commuter Check Prepaid MasterCard<sup>®</sup> to pay for bridge and highway tolls?**  
No. The tax code (IRS Section 132(f)) limits the use of these funds to pay for public transportation, parking and vanpools only. You can only use the Commuter Check Card for commuter products as defined by the tax code that governs this benefit program. You cannot use the funds to pay for gas expenses.
- 7. What happens after I submit my order for a Commuter Check Prepaid MasterCard<sup>®</sup> or a SmartCard?**  
If you are enrolling for the first time, your order will be processed and then shipped via US Postal Service to the address you verify. You will receive your card prior to the first of the month in which the benefit is effective. If you already have a card, the additional funds you elected will be electronically loaded onto your existing card.
- 8. What happens after I submit my order for a Transit Pass or Commuter Check Voucher for Transit or Parking?**  
Your order will be processed and then shipped via US Postal Service to the address you verify. You will receive it prior to the first of the month in which the benefit is effective.

**9. How do I redeem Commuter Check Vouchers?**

Transit vouchers can be redeemed at transit agency operated ticket windows and at other outlets that sell local transit tickets. Keep in mind that Commuter Check Vouchers cannot be used to pay for a fare directly; they are used to buy monthly or daily passes, ticket books, and tokens. For parking, you submit your Commuter Check Voucher as you would your normal payment. Vouchers must be redeemed at full cash value and cannot be replaced if lost or damaged. Vouchers are non-transferrable.

**10. Can my funds roll over from month to month?**

Yes, for the Commuter Check Prepaid MasterCard® and parking cash reimbursement the funds can roll over from month to month. All other products are dependent on the product type, and transit agency or parking provider policies.

**11. Why do I need to make my election nearly one month in advance?**

This allows enough time for the order to be fulfilled before the start of the benefit month.

**12. Why is my full monthly election amount deducted from only one paycheck per month?**

Unlike other benefits, commuter benefits are deducted only from one paycheck per month based on your monthly election. This is because the vendor needs to be paid the full amount in order to purchase the benefits from the suppliers.

**13. Whom do I contact with questions?**

For more details about your commuter benefits, contact the Commuter Benefits Service Center at (877) 313-2706. When you call the Commuter Benefits Service Center you will be instructed to enter your WWID and answer security questions to access your account.