



Transportation Reimbursement Incentive Program (TRIP) with PayFlex

What is the Transportation Reimbursement Incentive Program (TRIP)?

TRIP allows you to put aside money on a pre-tax* basis to pay for work-related commuting and parking expenses. It consists of two separate benefits, parking and transit/vanpool.

How does TRIP work?

1. You have the option of electing to deduct a specified amount from your paycheck each pay period on a pre-tax* basis to pay for your parking and/or transportation expenses.
2. If you decide enroll in the plan, estimate the amount you will spend on parking and/or transportation expenses each month.
3. Then, determine the total amount of money you wish to put into your TRIP Flexible Spending Account. Your contribution will be taken out of your paycheck in equal amounts each pay period.
4. As you incur parking and/or transportation expenses throughout the year, you simply submit a claim online via Express Claims or submit a paper claim form to PayFlex with the supporting documentation for your expenses. Once your claim has been processed you will be reimbursed for your expenses. You may file claims as often as you wish. You may also submit claims online via Express Claims. This service allows you to upload or fax your documentation. To learn how to submit a claim online, please see "Submitting a Claim to PayFlex".
5. Reimbursements for your parking and/or transportation expenses can be deposited directly into your bank account or a check can be mailed to your home address.

What can I use my TRIP dollars for?

The IRS regulates what you can and cannot spend your TRIP dollars on. Below is a chart listing what expenses are eligible and ineligible for reimbursement.

PARKING EXPENSES	
ELIGIBLE	INELIGIBLE
Parking expenses for parking at work or near a location from which you commute to work by mass transit, vanpooling in a commuter highway vehicle or carpool by other means.	Parking expenses for parking at or near your residence
Vendor Parking Lots	Expenses incurred that are not for parking at or near your place of business
Vendor Parking Garages	
TRANSPORTATION EXPENSES	
ELIGIBLE	INELIGIBLE
Bus & Commuter Highway Vehicles	Carpooling
Mass Transit Vehicles, Metro, & Transit Passes (bus, rail, ferry)	Gas
Pass, token, fare card, voucher or similar items for transportation on mass transit	Toll Fees
Vanpooling - Transportation provided by an employer to an employee, in a vehicle that seats at least six adults (excluding the driver)	

How much can I contribute pre-tax* each month?

You can contribute up to the maximum monthly election amount pre-tax*. Below are the parking and transportation limits set by the IRS for 2012.

Parking Expenses: Maximum monthly election amount is \$240.00

Transportation Expenses: Maximum monthly election amount is \$125.00

PayFlex Customer Service: [800.284.4885](tel:800.284.4885) (7am-7pm CT, M-F & Sat. 9am-2pm CT) www.HealthHub.com

*Although your benefits under the TRIP are not subject to federal income tax, they may be subject to state income tax in certain states such as Indiana. You should consult your tax advisor with any questions you have about your specific tax situation.



PayFlex TRIP Tools & Services

The PayFlex Card

The PayFlex Card is a debit card that will electronically access your TRIP dollars to pay for your eligible parking and/or transportation expenses. You can use the card at merchant locations wherever MasterCard® is accepted. The card allows you to pay for eligible expenses at the point of service and prevents you from having to submit a claim to PayFlex.

Participants who use the PayFlex Card take advantage of four key benefits:

- ◆ Immediate payment of your expenses from your TRIP Flexible Spending Account
- ◆ Increases your personal cash flow
- ◆ No claim filing due to point-of-sale approval
- ◆ Ease of use of your pre-tax* funds

Using the PayFlex Card is a great way to help relieve you of filing claims; however it is important that you keep all itemized documentation for the entire plan year in the event the information is requested by PayFlex to comply with IRS regulations.

How it works:

As you incur eligible parking and/or transportation expenses, you simply present your PayFlex Card for payment. Make sure to select "Credit" after swiping the card in order for the system to validate that your coverage is active and that you have available funds to cover the transaction. If funds are available, your transaction will be approved. However, if your expense is greater than the monthly pre-tax* limit, you will need to provide another form of payment to cover the excess amount. In addition, if the merchant does not accept MasterCard, you must use another form of payment and submit a claim to PayFlex for reimbursement. All of your PayFlex Card transactions can be viewed online at www.HealthHub.com.

Submitting a Claim to PayFlex

If do not use the PayFlex Card to pay for your parking and/or transportation expenses, you will need to submit a claim to PayFlex for reimbursement. You may submit a claim online using *Express Claims* or submit paper claim via fax or mail. The amount requested on the claim form may not exceed the IRS monthly limits for parking and/or transportation.

Express Claims (ONLINE)

- ◆ Go to www.HealthHub.com, select Employee Account Login and enter your Username & Password, then click Login.
- ◆ Select **File a Claim** on left navigation bar under **Quick Links**, then enter your claim information; type of expense, date of expense, and amount of expense. To add additional claims, select **Add Another Claim**. Once you have entered in all of your claims, click **Next**.
- ◆ You will have the option to "FAX" or "UPLOAD" your supporting documentation.
 - If you select "UPLOAD," use the **Browse** button to upload your documentation. Additional documents can be added by clicking **Add Additional Document**. NOTE: Documentation must be in PDF Format. Once documents have been uploaded check the **Signature Box** at the bottom of the page to sign your claim. Click **Submit** to complete the process.
 - If you select "FAX", click on **Create Coversheet**, then print, sign and fax the form and itemized receipts to 866.932.2567. The itemized receipts (documentation) must include the provider name/address, date the service was provided, description of the type of service provided, and the dollar amount.
- ◆ If you signed up for electronic account updates, PayFlex will notify you via email when your claim has been processed. (To enroll in eNotify, click on the **My Settings** link on the left navigation bar on the dashboard. Then click on **Change Email** and check the **eNotify Box**)

Paper Claim (via FAX or MAIL)

- ◆ Go to www.HealthHub.com, click on Employee Account Login and select My HealthHub Resources. Then click on **Administrative Forms** and select **Parking & Transportation Claim Form**.
- ◆ Print form; complete all fields, sign and date. Then send form and itemized receipts to PayFlex via FAX: 402.231.4310 (OR) MAIL: PayFlex Systems USA, Inc., P.O. Box 3039, Omaha, NE 68103-3039

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