

# Commuter Benefit FAQ

## General Information

### **1. What are Commuter Benefit Accounts offered by the Benefits Division in the Department of Human Resources?**

Effective January 1, 2026, benefits eligible employees will be able to contribute to two-types of tax-advantaged Commuter Benefit Accounts in accordance with the Transportation Equity Act of the Internal Revenue Code, Section 132 and TEA-21: Parking and Transit.

Unlike the previous Commuter Benefit Program sponsored by the Department of Transportation, the Commuter Benefit Accounts offered by the Benefits Division in the Department of Human Resources allow employees to fund their accounts with pre-tax salary contributions. These funds can be used to pay for qualified commuting expenses, including transit, vanpool, and parking. This is not a transit or vanpool subsidy provided by the County; it is an employee-funded benefit.

With Commuter Benefit Accounts, benefits eligible employees will have an opportunity to set aside pre-tax earnings from their paychecks to pay for qualified work-related transit and parking-related expenses. During the Active Employee Open Enrollment period, use FOCUS Employee Self-Service (ESS) to elect contributions to one or both types of Commuter Benefit Accounts. Choose your contribution based on your estimated monthly usage. You may contribute up to \$325 per month to one or each account. Each account requires a minimum monthly contribution of \$25.

While similar, Commuter Benefit Accounts are not Flexible Spending Accounts due to some notable differences:

- There is a monthly contribution limit set by the IRS for each tax year. As a result, employees may change their contribution elections mid-year without a qualifying event. For 2026, the monthly contribution limit per account is \$325 with a minimum monthly contribution amount of \$25.
- Commuter Benefit Accounts do not offer a 'Grace Period.' A grace period allows additional time after the plan year ends to spend unused funds on new eligible expenses, but this does not apply here.
- Commuter Benefit Accounts include a termination period that allows accountholders additional time to submit claims for eligible expenses incurred during the previous plan year. All such claims must be submitted by March 31st of the following year.

After the March 31st deadline, any remaining funds will remain in your account and may be used for qualified expenses incurred during the new plan year. However, if you do not incur any qualified expenses, you will not be eligible for reimbursement or a payout of the unused funds.

- Contributions to a Commuter Benefit Account are deducted over 24 pay periods (two per month), rather than the typical 26. In months with three pay periods, Commuter Benefit Account deductions will only be taken from the first two pay dates only.

### **2. What expenses are eligible for reimbursement from a Commuter Benefit Account?**

- Transit expenses incurred while commuting to and from the participants place of employment including public transportation like buses, trains, and metro rail or the use of commuter highway vehicles like vanpools, uberPOOL, Lyft Plus.
- Parking expenses incurred at or near the accountholder's employer, or parking to commute to their place of employment. Parking expenses include parking your vehicle in a facility that is near the accountholder's workplace or parking at a location from where they commute to work from (e.g., the cost of parking near a train/bus station so you can continue your commute to work)

Note: Parking and Transit Accounts are separate benefits with different eligible expenses.

### **3. What expenses are NOT eligible for reimbursement for a Commuter Benefit Account?**

- Non-work-related Transit expenses
- Expenses reimbursed by your employer
- Bridge and road tolls
- Carpool expenses
- Regular Lyft and Uber rides
- Parking and transportation expenses for your spouse or dependents
- Gas/fuel expenses

Any Commuter Benefit Account funds used to pay for anything other than eligible expenses will be taxable, and the funds will be required to be repaid in full or incur an additional 20% tax penalty.

For the complete list of eligible and ineligible expenses, visit [www.IRS.gov](http://www.IRS.gov) and see IRS Publications 5137.

### **4. Can the Commuter benefit be used for family members?**

No. Funds contributed to a Commuter Benefit Account are available only for the employee to use for either public transportation or parking expenses associated with getting to and from the employee's workplace.

### **5. Can I choose to contribute to both types of Commuter Benefit Accounts at the same time?**

Yes. Eligible employees may elect to contribute one of the available Commuter Benefit Accounts or to both a Transit Account and a Parking Account but remember Transit and Parking Commuter Benefit Accounts are separate types of accounts with different eligible expenses. Funds are not transferable.

### **6. Why should I contribute to a Commuter Benefit Account?**

By electing to contribute to a Commuter Benefit Account, you can:

- Increase your take-home pay using pretax dollars for eligible expenses.
- Reduce your income taxes by an average of 30%. The savings come from avoiding paying any Federal, State and FICA taxes on your plan contributions.
- Offset the impact of rising transportation costs.
- Promote a cleaner environment and reduce gas emissions with mass transit commuting

## Eligibility and Electing to Contribute

### **7. Am I eligible for commuter benefits?**

Employees actively employed in a benefits eligible status in FOCUS are eligible to elect to contribute funds to one or both types of Commuter Benefit Accounts.

### **8. When am I eligible to elect to contribute to commuter benefit accounts?**

Benefits eligible employees can begin to contribute to Commuter Benefit Accounts on the first of the month following their hire date or initial eligibility (i.e. after a status change into a benefits eligible position).

### **9. How do I elect to contribute to a Commuter Benefit Account?**

During each annual Active Employee Open Enrollment period, employees should use FOCUS Employee Self-Service to enroll in these benefits.

Employees electing to contribute to Commuter Benefit Accounts mid-year, or outside of Open Enrollment, should contact the Benefits Division in the Department of Human Resources by email at [DHRBenefitsDivision@fairfaxcounty.gov](mailto:DHRBenefitsDivision@fairfaxcounty.gov) to request the required form to make a contribution election.

Parking and Transit Accounts are separate benefits. Please choose the Commuter Benefit Account(s) that best meets your needs.

When you elect to contribute to a TASC Transit and/or Parking Commuter Benefit Account, you elect a monthly pre-tax contribution amount. This amount can be stopped or changed mid-year by contacting the Benefits Division in the Department of Human Resources by email at [DHRBenefitsDivision@fairfaxcounty.gov](mailto:DHRBenefitsDivision@fairfaxcounty.gov)

#### **10. Is there a minimum or maximum contribution?**

- The minimum contribution to either a Transit or Parking Commuter Benefit Account is \$25.
- The monthly pre-tax contribution limit either Commuter Benefit Account is \$325 per month.
- Please note: This contribution is deducted over 24 pay periods (two per month), rather than the typical 26. In months with three pay periods, Commuter Benefit Account deductions will only be taken from the first two pay dates only.

#### **11. When do my contribution elections go into effect?**

- Benefits eligible employees can begin to contribute to Commuter Benefit Accounts on the first of the month following their hire date or initial eligibility (i.e. after a status change into a benefits eligible position).
- Commuter Benefit Account contributions are based on the tax year. Initial deductions begin with the first pay period of the new year. Mid-year changes will take effect in the first paycheck of the month following submission of a Commuter Benefit Contribution Change Form. Please note that contribution deductions do not follow the Fairfax County Government payroll schedule.
- Please note: This contribution is deducted over 24 pay periods (two per month), rather than the typical 26. In months with three pay periods, Commuter Benefit Account deductions will only be taken from the first two pay dates only.

#### **12. How can I make changes mid-year?**

Unlike other pre-tax benefits, employees can elect to contribute, stop contributions, or change their elected contribution amount any time during the year.

Employees electing to contribute to Commuter Benefit Accounts, or make a change in their current contribution mid-year should contact the Benefits Division in the Department of Human Resources at [DHRBenefitsDivision@fairfaxcounty.gov](mailto:DHRBenefitsDivision@fairfaxcounty.gov) to request the required form to make a contribution election.

#### **13. Do I need to re-elect my contributions each year or do they rollover?**

Elected contributions do not rollover from plan year to year. Employee's must take action each year.

### *Accessing Funds and Additional Contribution Information*

#### **14. How do participants access Commuter Benefit funds?**

Conveniently pay for eligible parking and/or transit expenses using one of the following methods:

[MyCash TASC Debit Card](#)

- As a feature of your Commuter Benefit Account, participants will receive a TASC MyCash Debit Card to use when purchasing eligible commuter expenses. Simply swipe the TASC Card at any merchant that accepts MasterCard® to access available funds at the point of purchase.
- When using the TASC MyCash Debit Card, the amount of the expense is automatically deducted from your available balance
- The TASC MyCash Debit Card is good for four years and can be easily managed by using a TASC Online account or the TASC Mobile App
- Expenses offer auto-substantiation, but cardholders should keep all receipts in the event it is required later. Because Parking and Transit Accounts are tax benefits, they may be subject to an IRS audit (to ensure that all expenses are eligible per the IRS regulations). Consequently, you should retain all receipts with your yearly tax documentation.

#### Online Reimbursement Request

- Submit a reimbursement request using a TASC Online account or the TASC Mobile App
- To receive reimbursements via direct deposit, be sure to enter current bank account information as part of a TASC Online account Profile.
- Reimbursement may only be requested up to the current balance of your Commuter Benefit account. Funds are not available in advance.
- If the funds in a Commuter Benefit Accounts are insufficient, only the available balance in the account will be issued.
- An additional reimbursement request must be submitted once additional funds are available in the account

#### **15. Can I use the same TASC MyCash Debit Card to access my Flexible Spending Account funds and the funds I have contributed to a Commuter Benefit Account?**

Yes. You can use your unexpired TASC MyCash Debit Card, issued in your name, to access current contributions for qualified expenses. The same card can be used for several plan years and to access various TASC accounts.

#### **16. Do I need to save my receipts for my commuter benefit expenses?**

While you are not required to submit your receipts, we recommend that you save your receipts with your other tax records.

#### **17. What happens if I use funds contributed to a Commuter Benefit Account to pay for ineligible expenses?**

Any Commuter Benefit Account funds used to pay for anything other than eligible expenses will be taxable, and the funds will be required to be repaid in full or incur an additional 20 percent tax penalty.

For the complete list of eligible and ineligible expenses, visit [www.IRS.gov](http://www.IRS.gov) and see IRS Publications 5137.

#### **18. What happens to any remaining or unused funds in my Commuter Benefits Account?**

For current employees, any unused balances at the end of the year runout period will rollover into the next plan year.

Accountholders who have left active employment have until March 31 of the following plan year to claim any remaining funds in their Commuter Benefit Account. These funds can be used for qualified expenses incurred up to the date of separation from Fairfax County Government.