



**Save money on your monthly commuter parking and transit expenses when you enroll in a pre-tax Parking & Transit Plan!**

### **What is the Parking & Transit Pre-Tax Plan?**

The Parking and Transit Plan enables you to save taxes on the money you use to pay for work-related parking or transit expenses by using pre-tax dollars on eligible commuter costs. Depending on your tax bracket, you could save up to 40% on state, federal and FICA taxes.

### **How Does It Work?**

Estimate the money you expect to pay for parking or transit and have that dollar amount withheld from your paychecks pre-tax each month. You can even specify an amount to use for occasional bus or metro rail travel. The money you elect to be withheld from your paycheck is credited to an account in your name that is used to pay for your parking or transit expense.

### **For Example:**

Let's assume you spend \$100.00 per month for parking or transit at work. This expense is inevitable for you because you drive or travel to work every day. The average person's tax bracket is about 30%, meaning they have to make \$143.00 in income to be able to take home \$100.00 as disposable income after tax deductions have been made.

By signing up for the Parking and Transit Plan, \$100.00 will be withheld from your paychecks over a month-long period pre-tax, so you never have to pay the state, federal and FICA taxes on your parking or transit expenses! If you fall within a 30% tax bracket this will save you \$30 every month!

***See reverse side for more plan details!***

**PLEASE NOTE:** if you term employment, unused commuter and parking amounts are forfeited. You can submit parking claims for eligible expenses incurred while actively employed. Per IRS regulations, transit claims can not be submitted for reimbursement.

### Parking Claims

Choose from one of the options below to submit a claim for reimbursement. Per IRS regulations, only parking claims can be accepted. All transit expenses must be paid for using the P&A issued Benefits Card.

### P&A Group Mobile App

Download our mobile app and log into your account. Go to the menu and tap Upload Claim/ Documentation to submit your claims.

### QuikClaim

Instantly submit claims from your smartphone. Log into your from your mobile device by selecting Account Login and follow the prompts on your screen.

### Electronic Claim Upload

Upload claims online by logging into your P&A account at [www.padmin.com](http://www.padmin.com). Select Upload Claim/Documentation under the Member Tools tab.

### Fax or Mail a Claim

Claim forms are available when you log into your account at [www.padmin.com](http://www.padmin.com).

FAX: (877) 855-7105  
MAIL: P&A Group, 17 Court St. Suite 500 Buffalo, NY 14202

### P&A Group Benefits Card

If you enroll in this plan you will receive a debit card that can be used to pay for your parking/transportation expenses. Employees who enroll in the Flexible Spending Account (FSA) and the Parking/Transit Account will receive one debit card for both accounts. If you are currently enrolled in the FSA and enroll in the Parking/Transit Account, your election amount will be automatically added to your current debit card.



**REMINDER:** Due to IRS regulations, claims cannot be submitted for transit expenses. You must use your debit card for all transit purchases.

### Parking Claims Reimbursement

Typically, you will be reimbursed 3-5 business days after P&A receives the claim as long as there are funds available in your account. You will receive a reimbursement check but you have the option to sign up for direct deposit reimbursement. Direct deposit is recommended- it provides faster reimbursement time and the opportunity to go green and use less paper!

### Sample Eligible Expenses

Trains, Subways
Buses
Vanpooling
Parking at work, park and ride expenses
uberPOOL, Lyft Line, Via

### Sample Ineligible Expenses

Tolls
E-Z Passes
Taxis

### Maximum Pre-Tax Contribution Amounts

The IRS issues monthly maximum contribution amounts, which are subject to change and usually do once a year. For 2020, the maximum amount of pre-tax parking reimbursement that you can receive is \$270 per month and the maximum amount of pre-tax transit reimbursement that you can receive is \$270 per month.

If the cost of your parking/transit increases or decreases, you can change the amount of your salary withholding for parking/transit each month, with any change you make becoming effective with the first pay period beginning on or after the following month.



### Mobile App

Manage your account through our mobile app. Go to the App Store or Google Play and search "P&A Group" to download it today!

- ✓ Register for account alerts
- ✓ Submit parking claims
- ✓ Order a Benefits Card
- ✓ Check your account balance

### P&A Group Customer Service

HOURS: M-F, 8:30 am - 10:00 pm ET

WEB: [www.padmin.com](http://www.padmin.com) | PHONE: (800) 688-2611