

COMMUTER BENEFITS PROGRAM

*for City and County of
San Francisco Employees*

User's Guide





Welcome

to the Commuter Benefits Program (CBP). The CBP is a qualified transportation benefit (QTB) that is approved by the Internal Revenue Service. As a CBP participant, your estimated eligible monthly commuting costs (up to IRS limits) will be payroll deducted from your pre-tax salary to pay for eligible transit and vanpooling expenses. Since these deductions are taken on a pre-tax basis, you save money because you are not paying income or Social Security taxes on the wages used to purchase transit. Pre-tax deductions are made monthly.

This booklet is designed to guide you through the process of enrolling in and maintaining your CBP account, which is administered by Fringe Benefits Management Company (FBMC). FBMC, in turn, contracts with WiredCommute who purchases the transit passes for participant expenses. The booklet is divided into three sections that include a How to Enroll section, a Frequently Asked Questions section and a Helpful Reminders section. If you need additional assistance with the online enrollment process, please call FBMC Customer Care at 1-800-342-8017.

▶▶▶▶ HOW TO ENROLL

Getting Logged on to the FBMC Web Site

Employees may enroll in CBP anytime throughout the year by going to **www.myFBMC.com**. If you are enrolled in the Flexible Spending Accounts (FSA) program and have already registered an e-mail Address and Password, you should log in to FBMC's Web site using the same e-mail Address/Password combination. If you have not, you must log on to the site as a first time user by following the link on the login page and registering with the FBMC Premier Login. Please note that the Employee ID is generated by and used only by FBMC.

To log in for the first time, use your SSN.

After you have logged in to the FBMC Web site, click on the "ACCOUNTS" tab near the top of the page, then select the "MyQTB (Commuter Benefits)" link from the pull-down menu. A window will open with links that will allow you to order transit or vanpooling benefits, check your claims, request reimbursement and review your transactions.

IMPORTANT! Employees must have an e-mail address in order to enroll in the CBP. Your order will be confirmed by e-mail.

Enrolling in the Commuter Benefits Program

From the "My QTB" page, click on the "ORDERS" link to set up a new order. You can order transit passes or vanpooling benefits by using the navigation buttons, and then follow through the subsequent screens.

Once you finish filling out the necessary information you will be taken to a page that shows your new order. If the order is accurate, click on the button to complete the purchase. After the order has been submitted, you will receive a confirmation e-mail verifying your order.

If you don't have Internet access, you may call FBMC Customer Care at 1-800-342-8017, Monday through Friday, 3 a.m. - 6 p.m. PST. A Customer Care Specialist will assist you with the enrollment process.



▶▶▶▶ FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

Q. Can I elect any amount for transit?

A. Yes, but only up to the IRS benefit limit, which for the 2009 calendar year is \$230 per month for transit. Any amount over \$230 will use post-tax dollars.

Q. What is the election amount for parking?

A. The amount for parking is \$230 per month pre-tax. This amount may only be used toward parking at BART and Caltrain stations. Any amount over \$230 will use post-tax dollars for parking.

Q. Where do I find information about my current elections?

A. After you have logged onto the FBMC site, click on "ACCOUNTS", followed by "MyQTB (Commuter Benefits)". Select the "ORDERS" link. You will see your current elections on this screen. Click the name of the order to view the details. You may also cancel orders from this screen.

Q. How do I change my current transit election?

A. You may change the number of transit passes from the Order screen using the "Edit" link. To change the type of transit pass, click the "Remove" link next to the order you wish to change. You may then elect your new benefit by clicking the appropriate transit order link and entering your new order information.

Q. What happens if my transit order is NOT approved?

A. If your order is not approved, you will receive an explanation via e-mail. If you receive a denial e-mail and would like further explanation, please contact FBMC Customer Care at 1-800-342-8017.

Q. Will I receive my transit order automatically each month?

A. Yes, but you must select "YES" when prompted for the "RECURRING PAYMENT" option.

TRANSIT QUESTIONS

Q. On some days I take the bus and other days I vanpool to get to work. Can I sign up for both transit providers?

A. Yes. You will need to add two separate orders — one for the bus and one for the van-pool. Simply select the specific transit operator and your particular pass and follow the enrollment instructions. After you have completed that transaction, return to the order screen, click on the transit order link and enroll for your second provider.

Q. What happens after I submit my transit order?

A. Your transit pass will be sent to your home address in 6 to 8 weeks.

Q. What if my Transit Authority is not listed?

A. From the transit order screen, select "If you cannot find your provider, click here". Enter the requested information about the transit provider that you want to use. When the Transit Authority/ Transit Pass is verified, it will be added to the database and you will be notified via e-mail within 10 business days of the addition. At that time you will be able to setup your transit order by logging into

the Web site and selecting your Transit Authority/Transit Pass. Transit passes cannot be ordered until WiredCommuter establishes an account with your desired provider.

DEADLINES / CUT-OFF DATES

Q. What are the deadlines to order, change or cancel my benefit election?

A. The deadline for ordering, changing or canceling your transit benefit will be **midnight on the 10th of each month** (effective in six weeks from the deadline). For example, if you order your passes by October 10th, you will receive your passes around the 23rd of November for the month of December.

Q. If I order now can I make changes later?

A. Yes. You can change or cancel your order at any time; however, the cutoff for the following month's benefit is midnight on the 10th of the month. Changes will be effective six weeks after the deadline. For example, if you cancel your order before September 10th, you will no longer see any deductions and receive your last pass for the month of October.

LOST / MISSING PASSES OR VOUCHERS

Q. What should I do if my Transit Pass has not arrived by the 28th day of the month prior to the benefit month?

A. First, check the accuracy of the delivery address shown either in your confirmation e-mail or on the "Orders" tab on the MyQTB Web page. Two replacement passes will be allowed per participant.

Instructions for receiving reimbursement for the purchase of a replacement pass:

1. Call FBMC Customer Care to report the loss no later than the 3rd workday of the month for which the pass is effective, and
2. Purchase the replacement pass; and
3. Send the following two pieces of documentation to FBMC (documentation MUST be received by FBMC by midnight on the 10th of the month for which the missing or late pass was intended to be used):
 - a. A receipt of your purchased replacement pass, AND
 - b. A completed "Affidavit for Lost Pass" form. Please call FBMC Customer Care at 1-800-342-8017 for a copy of the form to be e-mailed to you.

Your receipt and Affidavit must be mailed to the following address:

Attn: Customer Service - Lost Pass
PO Box 70
New Town, MA 02456

Participants have the option of sending their passes to bulk delivery at City Hall instead of their home address. The purpose of the bulk delivery is to prevent future lost passes and if the participant feels the home mailbox is unsecured. The bulk delivery location is the following:

Treasurer & Tax Collector's Office
City Hall, Room 140
1 Dr. Carlton B. Goodlett Place
San Francisco, CA 94102

To be placed in the bulk delivery, a participant must call FBMC's CSR. A request for bulk delivery cannot be made online.

Q. What if I receive the wrong pass in the mail?

A. Call Customer Care at 1-800-342-8017 as soon as you receive the incorrect pass. You will be given the option to either purchase a replacement pass and be reimbursed, or you may request that WiredCommute purchase the replacement pass which they will mail to you. Please take care not to use the incorrect pass in any manner.

▶▶▶▶ HELPFUL REMINDERS

DEADLINES ARE IMPORTANT!

The deadline to order, change or cancel your elections for transit passes and out-of-pocket expense elections is important. Remember that the deadline is midnight on the 10th of each month. All changes are effective within six weeks.

MANAGE YOUR BENEFIT ELECTION

Reviewing, revising or cancelling your benefit election is easy. Just log on to www.myFBMC.com, click on the "Accounts" tab, then select "MyQTB (Commuter Benefits)". From the "Orders" link you can review or change your elections. Your benefit election will not occur automatically each month unless you designate it as "recurring."

IF YOU HAVE QUESTIONS

Customer Care Specialists are available to answer your questions before, during and after you enroll. They can also walk you through the online process. Call FBMC at 1-800-342-8017, Monday through Friday, 3 a.m. - 6 p.m. PST to speak with a representative.

If you have questions, you can also contact the CCSF Department of the Environment at the Commuter Benefits Hotline 415-355-3727 or email commuterbenefits@sfgov.org.





**Call toll-free, M - F, 3 a.m. - 6 p.m. PST
1.800.342.8017
or visit www.myFBMC.com**

This document provides a description of available benefits for easy reference purposes.

Florida Relay Service
Telecommunications Device for the Deaf (TDD)
1-800-955-8771

Administered by:
Fringe Benefits Management Company
P.O. Box 1878
Tallahassee, FL 32303-1878
www.myFBMC.com

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