

# City & County of San Francisco Commuter Benefits FAQ



Congratulations! Your employer, the City & County of San Francisco, offers commuter benefits to its employees as a way to support driving alternatives and improve air quality in our City. This program allows you to save up to 40% on your monthly transportation costs (see "[How do I save?](#)")!

Be sure to read the Commuter Benefits Program User's Guide on [www.commuterbenefits.org](http://www.commuterbenefits.org). This contains deadline information, FAQs, and other important details from our City vendor, Fringe Benefits Management Company (FBMC).

## How do I sign up?

To enroll in the Commuter Benefits Program, visit [www.myfbmc.com](http://www.myfbmc.com) or call FBMC's Customer Service at 1-800-342-8017.

Note: New employees must wait until after their 2<sup>nd</sup> paycheck to enroll.

## How much can I deduct?

You can make pre-tax deductions up to \$230/month from your paycheck to pay for transit/vanpool expenses and/or for BART/Caltrain parking.

Note: Any deductions over the monthly maximum will be made post-tax, however passes/vouchers will still be conveniently mailed to your home.

## What can I order?

You can order either transit passes or vouchers. Transit passes are agency specific while vouchers are checks that can be used to buy passes from your transit agency of choice.

On the following page you will find a list of passes offered through FBMC organized by county of residence. Each document will list the transit agencies in your county, what types of tickets are available, cost, and contact information. You'll also find information regarding BART and Caltrain parking. Since transit agencies change the cost and availability of their tickets, please check their websites for the most up to date information.



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## Transit Agencies by County

- [Alameda](#)
- [Contra Costa](#)
- [Marin](#)
- [Napa](#)
- [San Francisco](#)
- [San Mateo](#)
- [Santa Clara](#)
- [Solano](#)
- [Sonoma](#)

## Where do I get my order?

Your benefits will be delivered directly to the address you have on file with the City. Please keep in mind that you'll receive your first benefit 6 to 8 weeks after you submit your order. Hurry and place your order today so you can start saving!

## How long before I receive my first order in the mail?

Passes/vouchers are received 6 to 8 weeks after you submit your order. The deadline to submit/change orders is the 10th of every month. See sample timeline below.

1. I submit a \$45 pass order before January 10th.
2. My second January paycheck is deducted \$45.
3. I receive my \$45 pass at the end of February for use in March.

Note: You have the option of creating a recurring monthly order. After the initial 6-8 week delay, your passes/vouchers will be delivered on a monthly basis.

## How do I save?

For an employee earning \$2000/month and spending \$200/month on transit:

Before Commuter Benefits: Taxable income is \$2000/month.		After Commuter Benefits: Taxable income is \$1800/month.	
FICA and Medicare*	$\$2000 \times 7.65\% =$ \$153	FICA and Medicare*	$\$1800 \times 7.65\% =$ \$137.70
Federal Income Taxes*	$\$2000 \times 28\% =$ \$560	Federal Income Taxes*	$\$1800 \times 28\% =$ \$504
State Income Taxes*	$\$2000 \times 6\% =$ \$120	State Income Taxes*	$\$1800 \times 6\% =$ \$108
Total Taxes	\$833	Total Taxes	\$749.70
Tax Savings: $\$833 - \$749.70 =$ \$83.30			
Transit Costs after Commuter Benefits: $\$200 - \$83.30 =$ \$116.70			
<b>Employee's transit costs went from \$200/month to \$116.70/month (a 40% savings)!</b>			



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\* Savings calculations are based on average tax percentages of 7.65% FICA and Medicare, 28% Federal Income Tax, and 6% State Income Tax. Actual employee tax savings depend on the individual's tax rates. Actual employer tax savings depend on the employer's payroll tax rates.



### What if I need to change my order or mailing address?

You can change your order online at [www.myfbmc.com](http://www.myfbmc.com) or by calling 1-800-342-8017. To change the mailing address you have file with the City, please contact Human Resources.

### Great! Does the City offer other smart commute options?

You bet! See [our website](#) for more information.

### Questions?

Contact Adeline Canez at (415) 355-3729 or [adeline.canez@sfgov.org](mailto:adeline.canez@sfgov.org).



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