

## SECTION 132 – MBTA Pass Program

**Save Time and Money on Your Daily Commute!**

### What is the MBTA Pass Program?

- The MBTA Pass program allows you to withhold pre-tax funds from your paycheck which is used to purchase your MBTA CharlieCard or CharlieTicket.
- Save an average of 30% on public transit as part of your daily commute to and from work
- No need to wait for Open Enrollment—sign up any time to start saving



### How Does the MBTA Pass Program Work?

Enroll in the program through your employer, which is administered by HRC Total Solutions. You decide which pass to elect, and funds will be withheld from your payroll. Any amount up to the IRS limit will be withheld pre-tax, allowing you greater savings. HRCTS will then order the CharlieTicket/Card for you and will reload the card with your elected pass each month.



### BENEFITS OF ENROLLING IN THE MBTA PASS PROGRAM!

- **Pre-Tax Savings** – Save on average 30% on public transit for a commute you are already making!
- **Flexibility** – You can change your monthly contributions at any time! However, there are deadlines for changes and cancellations to be effective in the benefit month.
- **Convenience** – HRCTS will automatically order your CharlieCard or CharlieTicket which your HR Department will distribute to you prior to the start of the benefit month. There is no need for you to have to purchase your passes each month!
- **Auto Reloaded Passes** - CharlieCards are auto reloaded each month.

### How Much Can I Elect?

The IRS sets the monthly limit allowed for contribution into the MBTA Pass Program on a pre-tax basis. *Some states have their own state specific limits for pre-tax deductions allowed to be withheld against State Income Tax.*

This money comes out before you pay Federal Tax, FICA Tax, and State Tax. When you add up your tax savings with this account, you effectively have increased your take home pay.



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### IMPORTANT FACTS!

- In general, the deadline for ordering passes is the first of the month for the following month's pass. For example, you must order your September pass by August 1st.
- The maximum pre-tax contribution limit is set by the IRS.
- Your CharlieCard or CharlieTicket will be pre-loaded with your selected pass for ease of use when commuting to or from work.
- You can only enroll in the CharlieTicket or CharlieCard program not both.
- CharlieCards will be reloaded monthly; CharlieTickets are NOT reloadable.  
 \* If you are enrolled for a pass that uses a CharlieTicket, a new card is issued monthly.
- You can add, cancel or change this account at any time during the plan year without the need of a qualifying event.
- Expenses must be incurred while traveling to/from work.
- Rides for your spouse and dependent expenses are not eligible.
- CharlieCards are replaceable if lost/stolen, but CharlieTickets are **not** replaceable if lost/stolen.

### Employee Savings on Commuter Benefits

