



OFFICE OF PAYROLL ADMINISTRATION

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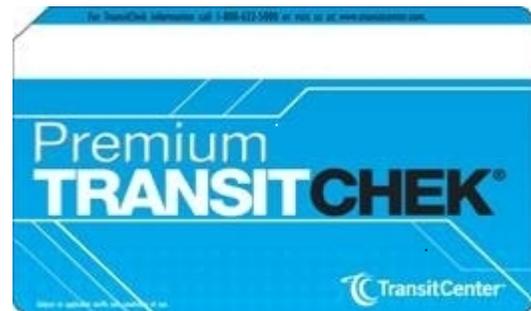
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What You Should Know About the TransitBenefit Premium TransitChek MetroCard

What is the TransitBenefit Program?

Pursuant to the Mayor's Executive Order No. 49, the Citywide Agreement, and the provisions of the Internal Revenue Code (IRC) Section 132, the City is offering eligible employees the opportunity to use pre-tax earnings to pay for some public transportation costs through the TransitBenefit Program.



What is the Premium TransitChek MetroCard?

The Premium TransitChek MetroCard (Premium Card) is a special annual, unlimited ride MetroCard offered to eligible employees of the City of New York through TransitCenter, the City's Contractor. When you enroll in the TransitBenefit Premium Card Program, you receive a MetroCard that can be used for a continuous twelve-month period for unlimited rides on the subway and local buses.

What are the benefits of the Premium Card?

- You can save over \$300 per year in taxes (based upon annual salary of \$38,900-actual savings will vary).
- You get unlimited rides on the subway and local buses, 24 hours a day, every day of the year.

How do I save on my taxes if I enroll in the TransitBenefit Program?

A new tax law, IRC Section 132, allows you to purchase your Premium Card with pre-tax dollars through payroll deductions. As a result, you do not pay federal, state, city, social security, and Medicare taxes on payments for the card.

If you are already buying a 30-Day Unlimited Ride MetroCard for \$89.00, here's an example of the tax savings that will accrue to you with the new Premium Card.

	Without Premium Card	With Premium Card
Bi-weekly Gross Income	\$1,496.00	\$1,496.00
Pre-Tax Premium Card	<u>-\$ 0.00</u>	<u>-\$ 41.08</u>
Salary Subject to Tax	\$1,496.00	\$1,454.92
Payroll Taxes	<u>-\$289.27</u>	<u>-\$275.57</u>
Take-Home Pay	\$1,206.73	\$1,179.35
Average Bi-weekly Commuting Cost	<u>-\$41.08</u>	<u>\$0.00</u>
Available Income After Commuting	\$1,165.65	\$1,179.35
Increase in Bi-weekly Net Income		\$13.70
Annual Increase		\$356.20

In this example, your biweekly savings are \$13.70 and your annual savings are about \$356.20. Actual savings will vary based upon earnings and tax situation.

How much does it cost?

The cost of the Premium Card is \$89.00 a month. The cost of the Premium Card is prorated by the number of pay periods within your pay cycle. You will be making equal payments from your pre-tax earnings each pay day, as it pertains to your situation, as follows:

Pay Cycle	Number of Pay Periods / Year	Deduction Amount / Pay Day
Weekly	52	\$20.54
Bi-Weekly	26	\$41.08
Bi-Weekly	27	\$39.56
Semi-monthly	24	\$44.50

Are there any service fees for this program?

Yes, there is a service fee of \$.30 weekly or \$.60 bi-weekly or \$.65 semi-monthly each pay period, as it pertains to your situation that the City will pay to the TransitCenter in your behalf. The value of this fringe benefit, up to \$15.60 for a full year, will be added to wages reported on your W-2.

How is my W-2 affected?

Your taxable wages in Box 1, social security and Medicare wages in Boxes 3 and 5, and state and local wages in Boxes 17 and 20 will be reduced by the deductions from your pay for the TransitBenefit Program. The amount of the service fee paid to TransitCenter in your behalf by the City will be shown in Box 12 as a fringe benefit and added to taxable earnings in Boxes 1, 3, 5, 17, and 20.

How does the program work?

After you enroll in the TransitBenefit Program, \$20.54 weekly, \$41.08 or \$39.56 biweekly, depending on 26 or 27 pay periods per year respectively, or \$44.50 semi-monthly will be deducted from your pre-tax wages every pay period. Premium Cards always become active on the first day of a month and inactive on the last day of the month one year later. You will receive your new annual Premium Card approximately one week before your first month of usage commences. Your Premium Card will remain valid as long as you continue to have deductions taken from your pay. After twelve months, you will receive a new Premium Card from TransitCenter. Your Premium Card is your own personal MetroCard, assigned to you for your own use. You must treat it as you would cash.

Example: If you submitted your enrollment form in December, you should notice two consecutive deductions during the month of January. You will receive your Premium Card by the end of January for use on the first of February. After twelve months of continuous usage, your Premium Card will expire. A new Premium Card will be mailed to your address on file automatically.

If I enroll, how will I receive my Premium Card?

Your Premium Card will be mailed to you at the address you indicate on your Enrollment. Make sure you provide a complete and accurate address so you receive your Premium Card in time for your first month's use. Each time your mailing address changes you must request your Premium Card address be updated by submitting a completed Premium TransitChek MetroCard application, select Change of Address on the form, to your agency TransitBenefit Coordinator.

Where is the Premium Card accepted?

- MTA New York City Transit Subway and Local Buses
- MTA Staten Island Railway
- MTA Bus Company (not applicable for Express Services)

What happens if my Premium Card is not received, damaged, or lost or stolen?

The City will replace undelivered, damaged, and lost or stolen Premium Cards with receipt of a Certification completed and signed by you and the damaged card, if applicable. You can obtain a Certification from your agency's TransitBenefit Coordinator, receive it by fax by calling OPA's Service Line, 212-669-8555, or print it from OPA's web site, www.NYC.gov/payroll.

You can deliver, fax, or mail the completed Certification to OPA, TransitBenefit Unit, One Centre Street, Room 200N, New York, NY 10007. The fax number is 212-669-4383. Remember, a damaged Premium Card must be returned to OPA with a completed Certification before a replacement card can be provided. Replacement Premium Cards may be picked up at OPA or mailed to your designated address.

Premium Cards will be replaced as follows:

- Undelivered Premium Cards will be replaced, with receipt of a Certification, no earlier than third to last business day of the month before the month of intended use. Replacement of Undelivered Premium Cards may be picked up at OPA up until 5:00 p.m. each business day or sent to your designated mailing address. Undelivered Premium Cards reported to OPA after 5:00 p.m. of any regular business day, during a weekend, or non-working holiday will not be replaced until the following business day. The replacement Premium Card will be active the first day of the month of intended usage.

Example: If you had two deductions during the month of January, your Premium Card will arrive at your home about a week before your usage month starts (February). If you do not receive your Premium Card within 4 or 5 days of the beginning of the usage month, you immediately should fax, mail, or bring a completed Certification to OPA to obtain a replacement Premium Card. Otherwise, you will lose the benefit of the card during the intended usage month.

- A damaged Premium Card will be replaced upon receipt of a Certification and the damaged card. Replacement of Damaged Premium Cards may be picked up at OPA up until 5:00 p.m. each business day or sent to your designated mailing address. Damaged Premium Cards reported to OPA after 5:00 p.m. of any regular business day, during a weekend, or non-working holiday will not be replaced until the following business day. The replacement Premium Card will be active when it is given to you.
- A lost or stolen Premium Card will be replaced with receipt of a Certification. Replacement of Lost or Stolen Premium Cards may be picked up at OPA up until 5:00 p.m. each business day or sent to your designated mailing address. Lost or Stolen Premium Cards reported to OPA after 5:00 p.m. of any regular business day, during a weekend, or non-working holiday will not be replaced until the following business day. The Replacement Premium Card will be active when it is given to you.

As soon as a Certification is received, the undelivered, damaged, or lost or stolen Premium Card will be deactivated. Once a Premium Card is deactivated, it will never be reactivated.

What happens if I skip a payroll deduction?

If your payroll deductions are interrupted for any reason, your Premium Card will be deactivated as of the first day of the month following the month during which a deduction was not taken. Your old Premium Card will not be reactivated even if you resume deductions.

If you resume participation in the TransitBenefit program, sufficient deductions must be taken from your pay before you will receive a new Premium Card from TransitCenter. Depending on your balance prior to discontinuance, sufficient deductions will be required. After the threshold is met, you will receive your new Premium Card for use on the first day of the second month following the month during which the threshold is met.

Example: If you resume participation and meet the threshold with deductions taken in April, your new Premium Card will be mailed in May for use on the first day of June.

Can I get a refund when my Premium Card is Damaged, Undelivered, or Lost or Stolen?

No. You are not entitled to get a refund under any of these circumstances:

If your Premium Card does not work, mail or bring the damaged Premium Card and a completed Certification to OPA as soon as possible to obtain a replacement Premium Card. Refunds of

transportation expenses are not given. No refunds will be issued for the days on which the Card could not be used.

If your new Premium Card was not delivered on time for usage on the first day of the intended usage month, fax, mail, or bring a completed Certification to OPA. You will get a replacement Premium Card from OPA. No refunds will be issued for the days on which the Card could not be used.

If your Premium Card is lost or stolen it will be replaced, upon receipt of a Certification, with one that is active the same day if reported to OPA by 5:00 p.m. of any regular business day. No refunds will be issued for the days the card could not be used.

Can I get a refund when I go on vacation or don't use my Premium Card?

You will not receive a refund of deductions taken from your pay for a Premium Card if you do not use it.

If you cancel participation in anticipation of a vacation, or for any reason, and re-enroll, you will not receive a new Premium Card until sufficient deductions have been taken and a sufficient balance is attained. After the threshold is met, you will receive your new Premium Card for use on the first day of the month following the month during which the threshold is met.

Example: If you re-enroll before the deadline in March and have sufficient deductions taken in April, your new Premium card will be mailed in April for use on the first day of May.

If I cancel my participation in the TransitBenefit Program, will I get a refund?

Upon cancellation, if the amount of your TransitBenefit Premium Card deductions exceeds the amount paid to TransitCenter by \$24.35 or more, you are entitled to an equivalent value-based MetroCard. If your refund amount is less than \$24.35 the refund will be taxed and added to your pay. Refunds may be requested by completing the Premium TransitChek MetroCard Reimbursement Request form or by mailing a letter to the TransitBenefit Unit, OPA, One Centre Street, Room 200N, New York, NY 10007. Your letter must include your name, address, day time telephone number, and social security number. Please allow 45 days to receive your refund. You can obtain a Premium TransitChek MetroCard Reimbursement Request form from the OPA website: www.NYC.gov/payroll.

Will my enrollment carry over to a new agency?

No, if you transfer to another agency, your participation will be suspended in your old agency and you will need to enroll in your new agency. Your Premium Card will be deactivated the first day of the month following the month during which you left your old agency. After you enroll in your new agency, you will receive your new Premium Card for use on the first day of the month following the month during which deductions were taken. If you have a balance remaining from your deductions in your old agency, you may request a refund in the form of a value-based MetroCard by completing the Premium TransitChek MetroCard Reimbursement Request form or by mailing a letter to the TransitBenefit Unit, OPA, One Centre Street, Room 200N, New York, NY 10007. Your letter must include your name, address, day time telephone number, and social security number. Please allow 45 days to receive your MetroCard.

If I have two jobs, am I entitled to a TransitBenefit from both employers?

No. You may not purchase two TransitBenefit Premium TransitChek MetroCards with pre-tax deductions from your City, Department of Education, or your New York City Housing Authority pay. However, you may be entitled to receive transit benefits from another employer, not the City, Department of Education or New York City Housing Authority, as long as the total of your pre-tax deductions from both employers does not exceed \$2,760.00 per year.

How do I enroll in the TransitBenefit Program?

Submit a completed TransitBenefit Premium TransitChek MetroCard Enrollment to your agency's TransitBenefit Coordinator. You may obtain an Enrollment form by printing it from OPA's web site, www.NYC.gov/payroll, from your agency, or by calling OPA's Service Line at (212) 669-8555 and having it faxed to you.

If you are an employee of the Department of Education (DoE), you can enroll for TransitBenefits via the DoE Web Employee Self Service/Web Payroll application that can be accessed through the internet using your DoE Outlook email id and password at <https://payrollportal.nycboe.net> or by obtaining an enrollment

form from the DoE web site at www.NYC.gov/schools. The completed application should be mailed to NYC Department of Education, 65 Court Street, Room 1701, Brooklyn, NY 11201.

I participate in a TransitBenefit program, can I switch to another TransitBenefit program?

Yes, you may switch from one TransitBenefit program to another. You may not participate simultaneously in more than one TransitBenefit program. Thus, participation in your old program must conclude before participation in your new program can commence. You may cancel your participation in your old TransitBenefit Program and enroll in your new TransitBenefit Program using the same TransitBenefit form. Submit your change to your Agency TransitBenefit Coordinator.

When you change, allow about one month between termination in one program and commencement in another program. Any remaining balance from your old TransitBenefit Program will not carry over to the new TransitBenefit Program. If you are switching from the TransitBenefit Premium TransitChek MetroCard Program to another TransitBenefit Program and have a remaining balance, you may request an equivalent value-based MetroCard by completing the Premium TransitChek MetroCard Reimbursement Request form or by mailing a letter to the TransitBenefit Unit, OPA, One Centre Street, Room 200N, New York, NY 10007. Your letter must include your name, address, day time telephone number, and social security number. Please allow 45 days to receive your MetroCard.

Where can I get the various TransitBenefit Premium TransitChek MetroCard forms?

You can obtain the TransitBenefit Premium TransitChek MetroCard Enrollment and the Certification for Undelivered, Damaged, and Lost or Stolen TransitChek MetroCard from your agency's TransitBenefit Coordinator, by printing it from OPA's web site, www.NYC.gov/payroll, or by calling OPA's Service Line at (212) 669-8555 and having it faxed to you. You can obtain the TransitBenefit Premium TransitChek MetroCard Reimbursement Request form by printing it from OPA's website, www.NYC.gov/payroll.

If you are an employee of the Department of Education (DoE), you can enroll for TransitBenefits via the DoE Web Employee Self Service/Web Payroll application at <https://payrollportal.nycboe.net>. You can obtain Enrollment and Certification forms from your Payroll Secretary or from the DoE web site at www.NYC.gov/schools. The completed application should be mailed to NYC Department of Education, 65 Court Street, Room 1701, Brooklyn, NY 11201.

Who should I contact regarding my TransitBenefit Premium Card?

Please contact your agency's TransitBenefit coordinator for enrollment schedules, forms, questions relating to your deductions, and TransitBenefit procedures.

Contact OPA if your TransitBenefit Premium Card is not received, damaged, or lost or stolen, for refunds, or if you need further assistance.

Office of Payroll Administration (OPA)
TransitBenefit Unit
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Phone: 212 669-8555
Fax: 212-669-4383