



Employee Online Commuter Benefits Account

Wired Commuter Benefits at Your Fingertips

HOW CAN I SAVE MONEY WITH THIS PROGRAM?

Employees are not required to pay income taxes, Social Security taxes, or FICA taxes on money used to pay for commuting expenses.

WHAT OTHER BENEFITS DOES IT GIVE ME?

With full online enrollment for your FSA and Limited Purpose FSA, you will also benefit from the convenience of online ordering and home delivery. No more standing in line to buy tickets. No more waiting for reimbursements. Your desired fare passes or tickets will be sent directly to your home. You can also set up your order to be recurring, so you don't have to do anything until you want to cancel it or make a change.

WHAT EXPENSES CAN BE PRE-TAX?

Public transportation, vanpools, commuter highway vehicles, and parking at or near your place of employment are all eligible pre-tax expenses. In addition, parking at a location from which employees commute to work — by public transit, vanpool or carpool — is also a qualified expense.

WHAT EXPENSES AREN'T INCLUDED IN THIS PROGRAM?

Under the law, mileage, tolls, fuel, and carpooling are not part of this program. Business travel and other reimbursed expenses are also excluded from this benefit.

WHAT ARE THE MONTHLY PRE-TAX LIMITS?

The monthly pre-tax limits can be found on the www.We-R-CDH.com website. These limits, which cover transit, vanpools, and parking expenses are set by the federal government and are subject to change annually. If you pay for parking and for transit, you can take advantage of both sides of this benefit.

CAN I PURCHASE BEYOND THE MONTHLY PRE-TAX LIMITS ?

You have the choice of utilizing a personal credit card for purchases in excess of the IRS-mandated pre-tax limits.

HOW DO I PLACE MY ORDER?

Visit the www.We-R-CDH.com portal and click on the LOGIN - EMPLOYEES link. Once you are logged in, click on the "Purchase/Elect Commuter" link — which will take you to the appropriate screen. Once you've selected your metropolitan area, you can choose your transit or parking provider and the type of pass/ticket you need.

DO I NEED TO SUBMIT ANY RECEIPTS?

There is no need to submit any receipts when you order your passes online. For cash reimbursement, appropriate receipts must be submitted along with the claim form.

CAN I ORDER THE EXACT PASS I USE NOW?

Absolutely. We offer more than 10,000 different types of tickets and passes. Most likely, we have exactly what you need for your transit or parking provider. If you don't see what you need, contact us and we'll add it for you.

CAN I GET A CASH REIMBURSEMENT PROGRAM FOR TRANSIT?

The law prohibits the use of cash reimbursement where transit passes and vouchers are readily available. We work with transit agencies nationwide, so fare media is readily available for distribution directly to your home.

CAN I GET A CASH REIMBURSEMENT PROGRAM FOR PARKING?

Yes, you can. This is a choice presented to you at the time of purchase/election. You can either purchase parking vouchers/cards or choose to contribute money from your payroll for future cash reimbursements.



CONSUMER-DIRECTED HEALTHCARE

DO I HAVE TO PURCHASE/ELECT EVERY MONTH?

No. You can choose these purchase/election decisions to be one-time or recurring.

DO I HAVE TO PLACE MY ORDER EACH MONTH?

You can set your order up as recurring, meaning that we'll automatically process it each month until you notify us otherwise. We can also send you an email each month reminding you that you have an order in the system, and prompting you to re-enter the site if you need to make a change.

WHAT HAPPENS IF MY PASS DOESN'T ARRIVE IN THE MAIL?

If you do not have your pass in hand to use as of the first day of the month, simply purchase the pass you need and submit a form to be reimbursed for that expense.

AN INDUSTRY LEADER

One of the first administrators to develop debit card technology, MGIS has been a leading benefits provider to the healthcare industry since 1969. A dedicated MGIS Account Manager supports you long after the sale with white-glove administration. Our website, www.We-R-CDH.com, offers tools to assist you and your employees with CDH information, savings calculators, and 24/7 account access.

THE COMPETITIVE ADVANTAGE IS YOURS

Tap the power of CDH savings and spending accounts from MGIS. Save your clients valuable tax dollars, increase employee satisfaction through increased participation and contributions, and increase your sales revenue.

LEARN MORE

To learn more about innovative CDH solutions from MGIS, contact:

Marsha Maresca at 800-969-6447 ext. 140,
marsha.maresca@mgis.com

or visit us on online at www.We-R-CDH.com.

CONSUMER-DIRECTED HEALTHCARE SPECIALISTS

