



Commuter Benefits Account

Employee Guide for:

- Mass Transit Account
- Parking Account

Quick Links



Online Portal

empowerflex.com/participant-login/



Claim Form

info.empowerflex.com/content/EMPOWER_CBA_Claim_Form.pdf



iOS App



Android App



Welcome to your Commuter Benefits Account!

Your employer has provided you with a Commuter Benefits Account from EMPOWER to help lower the cost of commuting to work. This account lets you set aside part of your salary on a pre-tax basis to pay for eligible expenses. Enrollment in this plan is completely voluntary and you can amend or end your enrollment at any time. The Commuter Benefits Account has the following two plans*:



Mass Transit Account

Eligible expenses include mass transit (train, subway, bus, ferry) or vanpool.



Parking Account

Eligible expenses include parking near work or parking near where you board mass transit.

*Not every employer provides both plans to its employees. Please check your Commuter Benefits Account Summary Plan Description for additional information.

What are the Benefits?

Your EMPOWER Commuter Benefits Account allows you to set aside some of your salary pre-tax to pay for mass transit and parking expenses for your work commute. Because contributions to your account are not subject to FICA, FUTA, and Federal income tax withholding (IRS Code 132(f)), you save throughout the year on eligible expenses.

Additionally, some employers contribute directly to your Commuter Benefits Account. Check your Summary Plan Description for details.

What are Eligible Expenses?

Eligible expenses depend on which on whether you are enrolled in the Mass Transit or Parking accounts (or both).

Mass Transit Account

Eligible expenses include rides on or purchases of vouchers for mass transit such as trains, subways, light-rail, buses, or ferries. Additionally, expenses for rides in vanpools (detailed in IRS Code 132(f)) are eligible. Eligible expenses must be for transportation to and from work.

Parking Account

Eligible expenses include parking near your workplace or parking where you board mass transit. Purchases made on-premises, online, or through mobile apps are allowed. Only expenses incurred to and from work are eligible.

How can I Enroll?

You can enroll through your employer. When you enroll, you decide whether you would like to join the Mass Transit or Parking Account, or both. Your contributions are deducted from your paycheck. The two accounts are separate. You contribute to each one separately, and independent balances are maintained by EMPOWER.

How much can I Contribute?

You choose how much you would like to contribute each paycheck during enrollment, but you can change with your employer at any time. When you choose your election, please consider the following:

Monthly limits

The IRS sets monthly limits on how much can be reimbursed tax free. Any reimbursements over this monthly amount will appear as taxable income. The current monthly limits are:

2024 Monthly Limits	
Mass Transit Account	Parking Account
\$315	\$315

2025 Monthly Limits	
Mass Transit Account	Parking Account
\$325	\$325

What happens to unused Funds?

Funds remaining in your account at the end of the month and/or year will carry forward into the next month if you are enrolled in the plan. However, distributions are always subject to the monthly IRS limits.

What happens after I leave my employer?

You cannot incur new expenses after you leave your employer. You have thirty days to submit any claims for expenses incurred before the termination date.

Can I move funds from one account to the Other?

Generally, no. However, if you decide that you will no longer want to use one account and move your existing funds to the other account, you can contact empower to move all existing funds from one account.

Can I spend more than I have in my Account?

Commuter Benefits are pay-as-you-go. You can only spend what you have contributed.

How do I get Reimbursed?

When you enroll in a Commuter Benefits Account, you will receive a debit card in the mail from EMPOWER. Your debit card is the easiest way to purchase mass transit tickets or purchase parking online, in-person, or on mobile apps.

Can I still use my plan if I haven't received Debit Cards?

Yes, if you have not yet received your cards, you can still use another form of payment and file a claim using our online claim form or using the online portal or mobile app.

What if my Debit Card is Declined?

If the vendor declines your debit card, you can use another form of payment and submit a claim to EMPOWER to get reimbursed. You can file a claim using the online portal, mobile app, or the EMPOWER claim form. Links are provided on the first page of this guide.

Do I need to save my Receipts?

Yes, you will need to save your receipts. For debit card purchases, EMPOWER may request receipts via email a few days after the transaction. You can submit the requested receipt through email, fax, or the online portal/mobile app. Claim forms must be submitted with appropriate receipts.

In instances where there is no receipt provided, you must use the claim form and attest on the form that no receipt was provided by the merchant.

What if I have another plan with EMPOWER?

All EMPOWER plans use the same debit card. This means that, if you have a card for another EMPOWER plan (such as an FSA, HSA, or HRA), you will not receive a separate card for your Commuter Benefits Account. The EMPOWER debit card will use the merchandise code during checkout to determine which EMPOWER account to use.

How do I Access the Online Portal?

EMPOWER's online portal allows you to check your balance, order extra or replacement debit cards, and submit reimbursement claims.

Instructions depend on whether you have received your debit card yet.

If you have received your Debit Card:

1. Go to empowerflex.com/participant-login/ in your browser.
2. Click on the **Get Started** button.
3. Follow the on-screen prompts to create your new login.
 - a. You will need to provide your full name, social security number, zip code, and the last six digits of your debit card.

If you have not yet received your Debit Card:

1. Go to empowerflex.com/participant-login/ in your browser.
2. Enter your username in the **Username** field.
 - a. Your username is [the first letter of your first name]+[your last name]+[the last four digits of your social security number] (for example, jsmith1234 for John Smith).
3. Enter your temporary password.
 - a. Your temporary password is Welcome1
4. Click the **Login** button.
5. Provide answers to your security questions. Please keep the answers that you provide for future use.
6. Click the **Next** button.
7. Create your new password and click the **Submit** button.

If you encounter issues authenticating your account using the above instructions, please contact EMPOWER via email at customerservice@empowerflex.com.

How do I access the Mobile App?

Downloading the Apple iOS App

You can download the mobile app by using the QR code on the first page of this guide or:

1. Navigate to the Apple App Store using your Apple iOS mobile device.
2. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: apps.apple.com/us/app/empower-flex-mobile-app/id1555136991
3. Click **Get**.

Downloading the Google Android App

You can download the mobile app by using the QR code on the first page of this guide or:

1. Navigate to Google Play using your Google Android mobile device.
2. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: play.google.com/store/apps/details?id=com.lighthouse1.mobilebenefits.epr
3. Click **Install**.

How to log into the Mobile App

The mobile app and online portal use the same credentials. If you have already set up your account on the online portal, you can log in using your same username and password. If you have not, you can follow these instructions:

If you have received your Debit Card:

1. Open the EMPOWER Flex Mobile App on your mobile device.
2. Click **New User? Find your account** at the bottom of the screen.
3. Provide your information and follow the prompts to set up your account.

If you have not yet received your Debit Card:

1. Open the EMPOWER Flex Mobile App on your mobile device.
2. Enter your username in the **Username** field.
 - a. Your username is [the first letter of your first name]+[your last name]+[the last four digits of your social security number] (for example, jsmith1234 for John Smith).

3. Enter your temporary password.
 - a. Your temporary password is Welcome1
4. Click the **Login** button.

If you encounter issues authenticating your account using the above instructions, please contact EMPOWER via email at customerservice@empowerflex.com.

How do I contact EMPOWER?

We look forward to helping you save on your commuting expenses. If you have any questions, please reach out to us using the contact information at the bottom of each page. EMPOWER's normal business hours are M-F 8AM to 5PM Central time.