

PayFlex® Commuter Benefits Online Solution

Simple to use and easy to save

The PayFlex Commuter Benefits online solution helps you save money on certain work-related transportation and parking expenses.

How does it work?

This solution makes it easy to order transit and parking passes, vouchers and a Commuter Check® online through **PayFlexDirect.com**. You can even add funds to a fare card. When you place your order, the site lets you pay for your commuting costs with pretax dollars up to the monthly Internal Revenue Service (IRS) limits. This means you can lower your taxable income and put more money in your pocket.

If you are an Aetna member with another tax-advantaged account with PayFlex, log in to your Aetna Navigator® secure member website. Click on **Access Your Account** to get to the PayFlex website and place your order.

Purchasing transit passes online

You can order a transit pass or add funds to a fare card online. When you order a pass, the transit authority will mail it to your home. You'll receive it before the first day of the benefit month.



Receive your passes automatically each month

You can save some time and schedule your purchase to take place automatically each month. You can do this during the ordering process or after you place your order, as long as you do it before the cutoff date that your employer sets.

Paying your parking provider

We have three options for you.

1. **Monthly Direct Pay program** — You can pay your parking provider online. You can also schedule your parking payment to take place automatically each month. To use this option, you must have an account number with the parking provider.
2. **Commuter Checks for parking** — If paying your parking provider online isn't an option for you — no problem! You can order Commuter Checks online to pay for your work-related parking expenses. These vouchers are made payable to the parking provider and mailed to your home. You can order them on a daily, weekly or monthly basis.
3. **Parking reimbursement option** — If you pay for your parking with a personal credit card, cash or check, you can get reimbursed with this option. You can enroll online and choose a monthly amount (up to the IRS limit) to set aside for parking expenses. Once you enroll and incur parking expenses, you can submit a claim to PayFlex® for reimbursement.



Things to keep in mind

- Each year, the IRS sets the maximum pretax parking and transit amounts. Check out the FAQs on **PayFlexDirect.com** to view the current pretax limits.
- You can buy more than the pretax limit. If you do, you'll have to pay the excess amount on an after-tax basis. Check with your employer for details.
- Your employer sets a deadline for ordering passes. Please confirm this date to make sure you order your passes on time.
- Keep your passes in a safe place. If you lose your pass we cannot refund your payment.
- We will replace up to one non-delivered pass per plan year.
- If you use a transit authority that has a combined parking and transit-stored value card and you plan to pay for both parking and transit expenses, you'll need to buy more than one card. You can then load funds onto each card separately for parking and transit.
- Please note that PayFlex is not responsible for:
 - Expired passes
 - Passes that you receive late because of delays with local transportation authorities
 - Passes that you do not receive due to an invalid or incorrect address

Questions?

Visit **PayFlexDirect.com**, or call us at **1-888-678-8242**. Customer service representatives are available Monday – Friday from 7 a.m. – 7 p.m. CT and Saturday from 9 a.m. – 2 p.m. CT.

Commuter Check® is a registered trademark of Commuter Check Services Corporation.

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. ("PayFlex"), an affiliate of Aetna Life Insurance Company ("Aetna"). PayFlex's robust account tools, accessible through your Aetna Navigator® secure member website, make it easy for you to manage your tax-advantaged accounts.

This material is for informational purposes only. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to **www.payflexdirect.com**.

