

Updated 11/6/19—new \$270.00 pre-tax monthly limit\*

### Overview

The Commuter Benefit Program, a voluntary benefit for eligible employees, offers you the ability to pay for eligible transit or vanpooling expenses with pre-tax dollars. If you enroll in the program, the monthly deduction that you specify (up to \$270.00 for transit or vanpooling\*) is deducted from your pay before federal, state and FICA taxes are calculated. Your taxable income is reduced, and consequently, your taxable income reflected on your annual W-2 statement is reduced.

Enrollment is based on the calendar year from January 1 – December 31. The annual open enrollment period for all employees is November 1 – November 30 of each year.

### Eligible Employees

You are eligible to enroll in the Commuter Benefit Program if you are in an Executive, Management Personnel Plan (MPP), Confidential, or other nonrepresented State employee position, or are covered by a collective bargaining agreement that provides the benefit. Rehired annuitants and employees under the Faculty Early Retirement Program (FERP) are not eligible to participate.

### Enrollment and Effective Date

Employees may enroll in the program within 60 days of hire, or due to a subsequent change in commute status (see explanation under the “Change in Commute Status” section below), or during open enrollment.

For new employees that are enrolled after the program year begins, participation in the Commuter Benefit Program will be for the remainder of the program year and deductions will become effective with the payroll period in the month following enrollment (subject to campus and State Controller’s Office processing timelines; see table below).

*Once deductions begin, you will not be able to change your deduction amount unless you have had a change in commute status as explained in the “Change in Commute Status” section below. If you have not had an eligible change in commute status, you will only be able to cancel your participation in the program (and will not be eligible to reenroll until the next annual open enrollment period).*

New Employee Enrollment			
For completed applications received by this date:	Payroll deduction will begin during pay period:	Commuter Benefit Option will be available for use starting:	Payroll Periods remaining this year:
December 1	December	January	12
January 1	January	February	11
February 1	February	March	10
March 1	March	April	9
April 1	April	May	8
May 1	May	June	7
June 1	June	July	6
July 1	July	August	5
August 1	August	September	4
September 1	September	October	3
October 1	October	November	2
November 1	November	December	1

## How to Enroll

Please contact Alissa Luddy via e-mail at [alissa.luddy@sjsu.edu](mailto:alissa.luddy@sjsu.edu) or phone at 408-924-6567 for assistance with completing the enrollment process. Renewal applications and cancellations can be e-mailed directly to [alissa.luddy@sjsu.edu](mailto:alissa.luddy@sjsu.edu).

## Your Commuter Benefit Program

Each month, the Commuter Benefit Program provides you with either a transit voucher towards the purchase of discounted ACE (Altamont Corridor Express) and Highway 17 Express tickets and passes from Transportation Solutions or transit credit (loaded on a Commuter Check Debit MasterCard) redeemable for transit passes, tickets, and/or cash value at transit vending machines, transit agency offices, Clipper customer service centers, and the [clippercard.com](http://clippercard.com) website. The Commuter Check Debit MasterCard may also be used to pay for rides with vanpool providers and multi-passenger TNC (transportation network company) services, such as Lyft Line or uberPOOL. The "Commuter Benefit Options" section below will determine whether you will receive a transit voucher or transit credit (loaded on a Commuter Check Debit MasterCard).

Pre-tax commuter benefits are governed by Internal Revenue Code Section 132(f)(2)(A), which is subject to Congressional action and/or IRS cost-of-living adjustments.

## Amount You Can Deduct

You can deduct a maximum of \$270.00 each month, which must be made by payroll deduction. Your payroll deductions are exempt from federal, state, and FICA taxes; however, they are not exempt from CalPERS retirement contributions. Your commuter benefit deductions have no impact on any other employer-provided benefits that are based on your salary, such as the Health Care Reimbursement Account (HCRA).

Depending on your salary, your Social Security deductions may also be reduced by your commuter benefit deductions. This means your Social Security benefits at retirement also may be reduced, because you have paid Social Security taxes on a lower wage amount. You should take this into consideration as you make your decision about enrolling in the Commuter Benefit Program. (For more information, you may wish to consult your tax advisor or financial planner.)

## How to Plan Your Deductions

If you are already paying for transit expenses, you probably know your monthly expenditures. By looking at your records for the past year, you can estimate the monthly deductions you want to make. You must estimate your eligible expenses very carefully, as your deduction amount is irrevocable during the program year unless you have a change in commute status event. IRS regulations prohibit the return or refund of unused transit passes or Commuter Check Debit MasterCard transit credit.

## Change in Commute Status

Once the program year has begun, you cannot make changes in your deduction amount unless there has been a change in your commute status. Please note that your election must be on account of and consistent with one of the following events:

- Change in transit fare.
- Change in transit service route or provider.
- Change in home or work location resulting in a change in transit service route or provider.
- Change in age resulting in a change in transit fare (such as a senior fare, depending on agency)
- Disability resulting in a change in transit fare (such as a disabled fare) or service route or provider.

If you have not had an eligible change in commute status, you will only be able to cancel your participation in the program (and will not be eligible to reenroll until the next annual open enrollment period).

## Termination of Your Participation

Your participation in the Commuter Benefit Program will end as a result of one of the following events:

- The end of the current plan year if you fail to re-enroll during the annual open enrollment period.
- You voluntarily cancel your participation, in which case you will not be eligible to reenroll until the next annual open enrollment period.
- Change in employee status to one that is ineligible for the Commuter Benefit Program, such as Faculty Early Retirement Program (FERP).
- Termination of your employment.
- Termination of the Commuter Benefit Program by San Jose State University or by Congressional action (including, but not limited to, actions which increase the cost of administering the Commuter Benefit Program).

Upon the termination of your participation in the program, any unused Commuter Check Debit MasterCard transit credit not spent by the end of the month following the month of termination will be forfeited. For example, if you terminate your participation anytime during the month of January, you will have until the end of February to spend any remaining funds.

## Final Note

Through the Commuter Benefit Program, it is possible to pay for transit and vanpooling expenses on a tax-advantaged basis easily and automatically. If you carefully consider your decision to participate, you will find it a worthwhile addition to your benefits package.

## Reference

Discounted fares are available to SJSU staff, faculty, and students on ACE (Altamont Corridor Express) trains and Highway 17 Express buses:

### ACE (Altamont Corridor Express) Fares

Effective January 2, 2019

	Monthly Passes		20-Ride Tickets	
	Regular Fare	SJSU Discounted Fare	Regular Fare	SJSU Discounted Fare
San Jose Diridon Station to				
Fremont/Centerville (FMT)	<del>\$161.25</del>	\$80.75	<del>\$88.25</del>	\$44.25
Pleasanton (PLD)				
Livermore (LVA)	<del>\$231.25</del>	\$115.75	<del>\$125.75</del>	\$63.00
Vasco Road (VAR)				
Tracy (TRC)	<del>\$299.75</del>	\$150.00	<del>\$163.00</del>	\$81.50
Lathrop/Manteca (LAT)	<del>\$370.00</del>	\$185.00	<del>\$201.00</del>	\$100.50
Stockton (SKT)	<del>\$386.00</del>	\$193.00	<del>\$210.25</del>	\$105.25

### Highway 17 Express Fares

Effective September 10, 2015

	Regular Fare	SJSU Discounted Fare
31-Day Pass	<del>\$145.00</del>	\$134.00
15-Ride Pass	<del>\$94.50</del>	\$89.50

## Commuter Benefit Options

The table below will determine whether you will receive transit passes or transit credit (on a Commuter Check Debit MasterCard).

Commute Region and Transportation Agency	Available Benefit Option, Where to Use Benefit Option (and Notes)
<b>San Jose and South Bay</b>	
Santa Clara VTA (Valley Transportation Authority) <a href="http://vta.org">vta.org</a>	<b>Benefit:</b> VTA Smart Pass Clipper Card (valid for semester). <b>Where:</b> Purchase from Transportation Solutions for \$25.00 (a \$3.00 Clipper Card fee applies for first-time purchases); renew by March 31 for Fall Semester and October 31 for Spring Semester. Not eligible for participation in the Commuter Benefit Program because there is no recurring monthly transit expense.
<b>San Francisco and Peninsula</b>	
Caltrain <a href="http://caltrain.com">caltrain.com</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website ( <a href="http://clippercard.com">clippercard.com</a> ), or BART ticket vending machines (Clipper Cash only). <b>Notes:</b> Free and discounted transfers available with SF Municipal Railway (Muni), SamTrans, and VTA ( <a href="http://caltrain.com/Fares/faresmisc/Inter-Agency_Transfers.html">caltrain.com/Fares/faresmisc/Inter-Agency_Transfers.html</a> ).
SamTrans <a href="http://samtrans.com">samtrans.com</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines or Clipper website ( <a href="http://clippercard.com">clippercard.com</a> ). <b>Notes:</b> Purchase VTA Eco Pass (above) for transfers with VTA at Palo Alto Transit Center.
<b>East Bay</b>	
ACE (Altamont Corridor Express) <a href="http://acerail.com">acerail.com</a>	<b>Benefit:</b> Commuter Check Voucher up to purchase amount of ticket. <b>Where:</b> Purchase discounted 20-ride or monthly ticket from Transportation Solutions. <b>Notes:</b> Free transfers available with VTA ( <a href="http://vta.org/go/fares/regional-transfers#accordion-ace">vta.org/go/fares/regional-transfers#accordion-ace</a> ) and Wheels (see below).
Amtrak (Capitol Corridor) <a href="http://capitolcorridor.org">capitolcorridor.org</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Purchase 10-ride or monthly ticket from Quik-Trak self-service kiosks or combine with additional payment at Amtrak Stations in San Jose, Oakland, Emeryville, Martinez, Davis, and Sacramento. <b>Note:</b> Free transfers available with VTA, AC Transit, County Connection, Wheels, and other transit agencies ( <a href="http://capitolcorridor.org/connections/transit_transfers.php">capitolcorridor.org/connections/transit_transfers.php</a> ).
BART (Bay Area Rapid Transit) <a href="http://bart.gov">bart.gov</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Obtain Clipper card and load Clipper Cash at BART ticket vending machines, Clipper Add Value ticket vending machines, or Clipper website ( <a href="http://clippercard.com">clippercard.com</a> ). <b>Note:</b> Purchase VTA Eco Pass (above) for transfers with VTA at Fremont BART station. Discounted transfers available with AC Transit, County Connection, Wheels, and Union City Transit (see below).
AC Transit <a href="http://actransit.org">actransit.org</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website ( <a href="http://clippercard.com">clippercard.com</a> ), or BART ticket vending machines (Clipper Cash only). <b>Note:</b> Discounted transfers available with BART ( <a href="http://actransit.org/inter-agency-transfer">actransit.org/inter-agency-transfer</a> ).
County Connection <a href="http://countyconnection.com">countyconnection.com</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website ( <a href="http://clippercard.com">clippercard.com</a> ), or BART ticket vending machines (Clipper Cash only). <b>Note:</b> Discounted transfers available with BART ( <a href="http://countyconnection.com/fares/transfers">countyconnection.com/fares/transfers</a> ).
Wheels <a href="http://wheelsbus.com">wheelsbus.com</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website ( <a href="http://clippercard.com">clippercard.com</a> ), or BART ticket vending machines (Clipper Cash only). <b>Note:</b> Free and discounted transfers available with BART and ACE ( <a href="http://wheelsbus.com/fares/fare-information">wheelsbus.com/fares/fare-information</a> ).
Union City Transit <a href="http://uctransit.org">uctransit.org</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website ( <a href="http://clippercard.com">clippercard.com</a> ), or BART ticket vending machines (Clipper Cash only). <b>Note:</b> Discounted transfers available with BART ( <a href="http://uctransit.org">uctransit.org</a> ).
<b>South</b>	
Highway 17 Express and Santa Cruz METRO <a href="http://scmttd.com">scmttd.com</a>	<b>Benefit:</b> Commuter Check Voucher up to purchase amount of ticket. <b>Where:</b> Purchase discounted 15-ride or 31-day pass from Transportation Solutions. <b>Notes:</b> Free transfers available with VTA for monthly pass customers ( <a href="http://scmttd.com/en/fares/fares">scmttd.com/en/fares/fares</a> ).
MST (Monterey-Salinas Transit) <a href="http://mst.org">mst.org</a>	<b>Benefit:</b> Commuter Check Debit MasterCard up to \$270.00 monthly. <b>Where:</b> Purchase passes from MST website ( <a href="http://mst.org/shop">mst.org/shop</a> ) or by calling 1-888-678-2871. <b>Note:</b> Free and discounted transfers available with VTA ( <a href="http://mst.org/riders-guide/transit-connections">mst.org/riders-guide/transit-connections</a> ).

Please review the Program Information prior to completing this application to ensure your eligibility for enrollment (or modification of an existing enrollment) in the Commuter Benefit Program.

Forward this page of the application to Alissa Luddy at [alissa.luddy@sjsu.edu](mailto:alissa.luddy@sjsu.edu) or drop off a hard copy at the Parking Services office. You will receive confirmation once your application has been reviewed and entered.

## SECTION 1: EMPLOYEE INFORMATION

Name	SJSU ID Number
Mailing Address	Telephone
	E-mail

## SECTION 2: TO BE COMPLETED BY EMPLOYEE DURING ENROLLMENT APPOINTMENT

### Application Type

- ☐ New or Renewal Enrollment  
☐ Cancel Enrollment  
☐ Change Enrollment (*specify reason below*):  
 \_\_\_\_\_

### Benefit Option

ACE ☐ 20-Ride Ticket ☐ Monthly Ticket—Loyalty Reward Free Ticket Month: \_\_\_\_\_

Origin Station: ☐ Fremont ☐ Tri-Valley (Pleasanton, Livermore, Vasco Road)  
☐ Tracy ☐ Lathrop/Manteca ☐ Stockton

Highway 17 Express/Santa Cruz METRO ☐ 31-Day Pass ☐ 15-Ride Pass

### Frequency

Indicate months during which selected Benefit Option will be requested:

- ☐ Jan ☐ Feb ☐ Mar ☐ Apr  
☐ May ☐ Jun ☐ Jul ☐ Aug  
☐ Sep ☐ Oct ☐ Nov ☐ Dec

Commuter Check Debit MasterCard

Monthly Load Amount: \$ \_\_\_\_\_  
 (\$270.00 maximum per month)

Frequency: \_\_\_\_\_ x Benefit Option: \$ \_\_\_\_\_ ÷ Payroll Periods: \_\_\_\_\_ = Monthly Deduction: \$ \_\_\_\_\_  
 (number of months selected above) (pay periods remaining this year) (\$270.00 maximum per month)

## SECTION 3: EMPLOYEE CERTIFICATION

I certify that I have reviewed the Program Information prior to completing this application, have consulted with Parking Services staff, and accept the terms and conditions of the Commuter Benefit Program. I understand that my monthly deduction amount is irrevocable during the program year except in the case of a change in commute status, and that if I cancel my participation, I will not be eligible to reenroll until the next annual open enrollment period. In the event a monthly deduction is rejected for any reason, I agree to pay Parking Services the full amount of the deduction immediately upon request.

**I hereby authorize the California State Controller's Office to deduct from my salaries and wages the amount specified now or in the future for the specific purpose of commuting to San José State University.** This authorization will remain in effect until the end of the program year (unless I re-enroll during the annual open enrollment period) or until cancelled by me or by San José State University. I acknowledge that it is my responsibility to notify SJSU Parking Services of any changes in my employment as deductions may continue to occur after termination of employment from San José State University.

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

## FOR OFFICE USE ONLY

Date Received \_\_\_\_\_ Effective Month \_\_\_\_\_ Commute Method \_\_\_\_\_  
 Date Contacted \_\_\_\_\_