Frequently Asked Questions about the TransitBenefit TSA Card

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What is the TransitBenefit Program?
Under the provisions of Internal Revenue Code (IRC) Section 132, CUNY offers eligible employees the opportunity to use pre-tax earnings to cover certain public transportation costs through the TransitBenefit Program. The product being offered is the TransitBenefit Transportation Spending Account (TSA Card).

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What is the TransitBenefit TSA Card?
The TransitBenefit TSA Card is a PIN-based debit card linked to a special Transportation Spending Account (TSA), secured by JPMorgan Chase Bank. This voluntary benefit provides eligible participating employees with flexibility and control, such as the options to choose from different Transportation Deduction Plans or suspend transportation deductions to suit your schedule. The TSA is funded through payroll transportation deductions. The deducted funds can be used to purchase New York City Transit (NYCT) MetroCards from MetroCard vending machines.

The TSA Card is a financial instrument regulated by the United States Department of the Treasury Regulation E. TSA Card users have all the protections afforded other credit and debit card users under Regulation E. The TransitBenefit **TSA Terms and Conditions** outlines the rights and responsibilities of TSA Card users. Please review the TSA Terms and Conditions prior to enrolling in the TSA Program.

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What are the benefits of the TSA Card?
- If you are a frequent NYCT rider, you can save over $300 per year in taxes (based on a full time annual salary of $61,365; actual savings will vary).

- You can select a Transportation Deduction Plan to suit your personal transportation needs – Occasional Rider, Monthly Unlimited Card, Weekly Trip, Bi-Weekly, or Express Bus Rider.
- You can suspend transportation deductions while you are on a paid leave or you may select a plan that features no transportation deductions from your July and August summer vacation pay.
- You have the protection of using a PIN-based card – a lost TSA Card does not mean lost funds.

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What does PIN-Based mean?
Upon receipt of your TSA Card, you will select your own Personal Identification Number (PIN). You must use your PIN for each MetroCard purchase at MetroCard vending machines. Your PIN helps ensure that no one else can use your TSA Card. Memorize your PIN and keep it confidential. Your TSA Card is your own personal debit card for NYCT transportation costs. You must treat it as you would cash.

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What are the Deduction Plan amounts?
Several Transportation Deduction Plans are being offered to meet different NYCT transportation needs. Bi-weekly options will vary depending on whether you receive your paycheck from the City of New York or the State of New York. An annual post-tax deduction of approximately $21.60 to cover the administrative fees is associated with the program. The following chart contains the Transportation Deduction Plans and applicable Administrative Fee Deductions.

If you work at a Senior College and you receive your paycheck from the State of New York, the following options are available to you:

TSA Deductions Plans – Senior Colleges Deductions Are Taken Twice Per Month						
Options/Payroll Frequency	**Occasional Rider**	**Unlimited Monthly Ride Plan**	**Weekly Trip Plan**	**Bi-Weekly Trip Plan**	**Express Bus Rider**	**Post-Tax Administrative Fee[1]**
Bi-Weekly Option A 24 Pay Dates	$21.75	$40.50	$43.50	$51.00	$88.83	$.90
Bi-Weekly Option B[2] 20 Pay Dates	$22.00	$40.50	$44.00	$51.70	$90.20	$1.08
Bi-Weekly Option C[3] 16 Pay Dates	$22.50	$40.50	$45.00	$53.00	$92.25	$1.35
Bi-Weekly Option D[4] Suspended Summer Deductions 24 Pay Dates	$21.75	$40.50	$43.50	$51.00	$88.83	$.90

[1]An administrative fee of approximately $21.60 per year for account maintenance and transaction costs is deducted on an annualized pro-rated basis in order to keep your TSA Card active.

[2]If you are a College Assistant who works and is paid only ten (10) months per year, you may select Option B which features administrative fee deductions that will be pro-rated over 20 pay dates. Transportation and administrative fee deductions are suspended during the two (2) months when there is no pay. Your TSA Card will remain active throughout the year.

[3]If you are an Adjunct employee who works and is paid only during the spring and fall semesters, you may select Option C which features administrative fee deductions that will be pro-rated over 16 pay dates. Transportation and administrative fee deductions are suspended during the two (2) months when there is no pay. Your TSA Card will remain active throughout the year.

[4]If you are a Faculty member, you may select Option D that will automatically suspend transportation deductions from your summer vacation pay. Your administrative fee deductions will continue through the summer and your TSA Card will remain active. Your transportation deductions will automatically resume in the fall.

If you work at a Community College and you receive your paycheck from the City of New York, the following options are available to you:

TSA Deductions Plans – Community Colleges Deductions Are Taken Twice Per Month						
Options/Payroll Frequency	**Occasional Rider**	**Unlimited Monthly Ride Plan[5]**	**Weekly Trip Plan**	**Bi-Weekly Trip Plan**	**Express Bus Rider**	**Post-Tax Administrative Fee[6]**
Bi-Weekly Option A 26 Pay Dates	$20.00	$40.50	$40.00	$47.00	$82.00	$.84
Bi-Weekly Option B[7] 22 Pay Dates	$20.00	$40.50	$40.00	$47.00	$82.00	$.98
Bi-Weekly Option C[8] 18 Pay Dates	$20.00	$40.50	$40.00	$47.00	$82.00	$1.20
Bi-Weekly Option D[9] 16 Pay Dates Only LaGuardia CC	$20.00	$40.50	$40.00	$47.00	$82.00	$1.35
Bi-Weekly Option E[10] 14 Pay Dates Only KCC	$20.00	$40.50	$40.00	$47.00	$82.00	$1.54
Bi-Weekly Option F[11] Suspended Summer Deductions 26 Pay Dates	$20.00	$40.50	$40.00	$47.00	$82.00	$.84

[5]For the Monthly Unlimited Ride Plan, no transportation deductions will be taken from the first pay date of months that have 3 bi-weekly pay dates. Administrative fees will continue to be deducted per pay period.

[6]An administrative fee of approximately $21.60 per year for account maintenance and transaction costs is deducted on an annualized pro-rated basis in order to keep your TSA Card active.

[7]If you are a College Assistant who works and is paid only ten (10) months per year, you may select Option B which features administrative fee deductions that will be pro-rated over 22 pay dates. Transportation and administrative fee deductions are suspended during the two (2) months when there is no pay. Your TSA Card will remain active throughout the year.

[8]If you are an Adjunct employee who works and is paid only during the spring and fall semesters, you may select Option C which features administrative fee deductions that will be pro-rated over 18 pay dates. Transportation and administrative fee deductions are suspended during the two (2) months when there is no pay.

[9]If you work at **LaGuardia Community College**, you may select Option D which features administrative fee deductions that will be pro-rated over 16 pay dates. Transportation and administrative fee deductions are suspended during the two (2) months when there is no pay.

[10]If you work at **Kingsborough Community College**, you may select Option E which features administrative fee deductions that will be pro-rated over 14 pay dates. Transportation and administrative fee deductions are suspended during the four (4) months when there is no pay. Your TSA Card will remain active throughout the year.

[11]If you are a Faculty member, you may select Option F that will automatically suspend transportation deductions from your summer vacation pay. Your administrative fee deductions will continue through the summer and your TSA Card will remain active. Your transportation deductions will automatically resume in the fall.

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How do I save on my taxes when I enroll in the TSA Program?
Tax law, IRC Section 132, allows you to fund your TSA Card with pre-tax dollars up to $230 per month through payroll deductions. As a result, up to the IRS limit, you do not pay Federal, State, City, Social Security, and Medicare taxes on your transportation deductions. Here's an example of the savings that will accrue to you with the TSA Card if you select the Monthly Unlimited Card Plan.

Tax Savings D

Based on a full time salary of $61,365	**Monthly Unlimited Ride Plan Senior College (based on 24 pay dates)**		**Monthly Unlimited Ride Plan Community College (based on 24 pay dates)**	
	Without TSA Card	**With TSA Card**	**Without TSA Card**	**With TSA Card**
Bi-weekly Gross Income	$2,353.72	$2,353.72	$2,353.72	$2,353.72
Pre-Tax TSA Transportation Deduction	-$0.00	-$40.50	-$0.00	-$40.50
Salary Subject to Tax	$2,353.72	$2,313.22	$2,353.72	$2,313.22
Payroll Taxes	**-$633.10**	**-$619.54**	**-$633.10**	**-$619.54**
Post-tax TSA Administrative Fee Deduction	$0.00	$.90	$0.00	$.84
Take-Home Pay	$1,720.61	$1,692.78	$1,720.62	$1,692.84
Average Commuting Cost Per Pay	-$40.50	-$0.00	-$40.50	-$0.00
Available Income Per Pay After				
Commuting Cost	**$1,680.11**	**$1,692.78**	**$1,680.11**	**$1,692.84**
TSA Savings Per Pay		$12.67		$12.73
Annual Savings		**$304.08**		**$303.84**

In this example, if you are working at a Senior College, your annual savings after administrative fees is $304.08. Transportation and administrative fees are deducted from your pay twice per month; therefore annual savings are based on 24 pay dates. If you are working at a Community College, your annual savings after administrative fees is $303.84. For the Monthly Unlimited Ride Plan, transportation fees are deducted twice per month, however administrative fees are deducted from your pay bi-weekly. Actual savings will vary based upon your earnings, tax situation, and usage. Also, when you file your taxes, you may find that you have additional savings.

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Are all the TSA Transportation Deduction Plan amounts pre-tax?
Yes, IRC Section 132 provides a pre-tax public transportation spending deduction limit of $230.00 per month. The Occasional Rider, Unlimited Monthly Ride, Weekly Trip, Bi-Weekly Trip and the Express Rider Plans are completely pre-tax.

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Are there any restrictions on the amounts of my transportation deductions?
The average monthly amount of your transportation deductions should not exceed your average monthly cost of public transportation to and from work. If your cost of public transportation to and from work changes after you enroll, you must change your Transportation Deduction Plan to accommodate your new circumstance.

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Are there any service fees for this program?
Yes, there is an annual administrative fee of approximately $21.60 for account maintenance and transaction costs. The administrative fee is a post-tax deduction, which is deducted from your pay on an annualized pro-rated basis. Administrative fees will continue to be deducted from your pay during elected transportation deduction suspensions. Upon cancellation from the program, the administrative fee will be deducted for one additional month to allow time for you to use your remaining TSA funds.

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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 value of the pre-tax transportation deductions from your pay. Your wages will not be adjusted by the value of the post-tax transportation or administrative fee deductions.
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How do I enroll in the TSA Program?
Submit a completed TransitBenefit Transportation Spending Account (TSA) Enrollment Form to your College Benefits Officer. You may download the form from the CUNY website at www.cuny.edu/transitbenefit or obtain a TSA form from your College Benefits Officer.

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How does the program work?
After you enroll in the TSA Program, your elected TSA Transportation Deduction Plan amount and appropriate administrative fee amount will be taken from your wages. Your transportation deductions will be applied to your account and available for use on payday. You will receive your new PIN-based TSA Card in the mail within two weeks following enrollment. Your TSA Card will remain valid for as long as your participation in the program continues. A new TSA Card is issued every three years.

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If I enroll, how will I receive my TSA Card?
Your TSA Card will be mailed to you at the address you provide on your TSA Enrollment/Change Form, within two weeks following enrollment. Make sure you provide a complete and accurate address so that you will

receive your TSA Card in a timely manner. This address cannot be a College address. As soon as you receive your TSA Card you must activate it and select a PIN.

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What happens if my TSA Card is undelivered, damaged, lost, or stolen?
As soon as you realize that you have not received your card or your card is damaged, lost, or stolen, contact the Chase Customer Service Center at 1-866-222-5704 (outside the United States, please call Chase collect at 813-432-1973). Your old TSA Card will be deactivated within 24 hours. A new TSA Card will be mailed to you. You will be charged a replacement card fee of $5.00 per occurrence, via payroll deduction, for the replacement of your TSA Card.

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Can I get a refund when my TSA Card is undelivered, damaged, lost, or stolen?
No, there is no need for a refund, as your transportation deductions will still be available in your TSA.

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Where is the TSA Card accepted?
Your TSA Card is accepted only at NYCT MetroCard vending machines.

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Can I use the TSA Card at an Automated Teller Machine (ATM) or a Check Casher to purchase MetroCards?
No, you may not use your TSA Card at an Automated Teller Machine (ATM) or a Check Casher to purchase MetroCards. Your TSA Card can only be used to buy MetroCards at MetroCard vending machines.

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Am I able to use my TSA Card to purchase rides for LIRR, Metro North, New Jersey Transit Services and/or to cover parking expenses?

No, TSA funds may only be used to purchase MetroCards from MetroCard Vending Machines to cover public transportation costs of New York City buses and subways, including express buses.

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May the TSA Card be used to make purchases other than for transportation?
No, the provisions of IRC Section 132 do not permit pre-tax earnings set aside for transportation to be used for any other purpose.

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How do I use my TSA Card at MetroCard vending machines?
To use your TSA Card, go to a MetroCard vending machine located in a NYC subway station:

- Select the type of MetroCard you want.

- Select the "ATM Card" payment option.
- Insert your TSA Card into the MetroCard vending machine slot.
- Enter your PIN.
- Verify the value of the MetroCard you want to buy.
- Obtain receipt, if you wish.

Once the transaction is processed, the amount of the purchase is deducted from your TSA.
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Can I get a refund of my transportation deductions if a MetroCard purchased with my TSA Card becomes damaged or is lost or stolen?

If a MetroCard you purchased with your TSA Card becomes damaged, you must see a NYCT Subway clerk or call 1-212-MetroCard (1-212-638-7622) for assistance. You should also call this number if you purchased a 30-Day Unlimited Ride MetroCard with your TSA Card and it becomes lost or stolen. Under NYCT's Balance Protection Program, valid loss claims for 30-Day Unlimited Ride MetroCards will be refunded at the pro-rated value for all remaining unused days, calculated from the date the loss claim was reported. Any refund resulting from a valid Balance Protection loss claim will be in the form of a credit to your TSA.
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What happens if my MetroCard purchase amount exceeds my TSA balance?
You will not be able to use the TSA Card unless you have the full amount for the transaction in your TSA. The value of your MetroCard purchase transaction cannot exceed the value of the funds in your TSA.

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How can I check my TSA balance?
You may access information about your TSA balance through the Chase Cardholders Website at http://www.myaccount.chase.com/or by calling the Chase Customer Service Center at 1-866-222-5704. These services are available 24 hours a day, 7 days per week.

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As a Faculty member, am I able to suspend my TSA transportation deductions from my summer pay?
Yes, you may select the Suspended Summer Deduction Option that will automatically suspend transportation deductions from your summer vacation pay. Your administrative fee deductions will continue through the summer and your TSA Card will remain active. Transportation deductions will resume automatically in the fall.

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As an Adjunct who works and is paid only during the spring and fall semesters, is there a TSA plan for me?
Yes, if you work at a Senior College you may select the 16 Bi-weekly Pay Deduction Option C. If you work at a Community College you may select the 18 Bi-weekly Pay Deduction Option C. These Options feature pro-rated administrative fees that will keep your TSA Card active throughout the year allowing you to buy MetroCards up to your available TSA balance, even during the two (2) months when you are not being paid.

There is also a 16 Bi-weekly Pay Deduction Option that **applies only** to employees working at **LaGuardia Community College.** This option features pro-rated administrative fees over 16 pay dates that will keep your

TSA Card active throughout the year allowing you to buy MetroCards up to your available TSA balance, even during the two (2) months when you are not being paid.

There is also a 14 Bi-weekly Pay Deduction Option that **applies only** to employees working at **Kingsborough Community College**. This option features pro-rated administrative fees over 14 pay dates that will keep your TSA Card active throughout the year allowing you to buy MetroCards up to your available TSA balance, even during the four (4) months when you are not being paid.

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As a College Assistant who works and is paid only ten (10) months per year, is there a TSA plan for me?
Yes, if you work at a Senior College you may select the 20 Bi-weekly Pay Deduction Option. If you work at a Community College you may select the 22 Bi-weekly Pay Deduction Option. These Options feature pro-rated administrative fees that will keep your TSA Card active throughout the year allowing you to buy MetroCards up to your available TSA balance, even during the two (2) months when you are not being paid.

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How can I change my transportation deduction?
Anytime after you enroll, you may change your Transportation Deduction Plan to increase or decrease your transportation deduction to meet your own NYCT transportation requirements. To change your transportation deduction, complete a TransitBenefit TSA Enrollment/Change Form and select the CHANGE DEDUCTION PLAN option and initial next to the new selected deduction plan. Submit your change to your College Benefits Officer. Remember, the average monthly amount of your transportation deductions should not exceed your average monthly cost of public transportation to and from work.

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How can I suspend my TSA transportation deductions while I am on a paid leave?
Select the SUSPEND DEDUCTION PLAN option on the TransitBenefit TSA Enrollment/Change Form and indicate the first pay dates on which you want to suspend your TSA transportation deductions and the pay dates on which you want your transportation deduction to resume. Submit your completed form to your College Benefits Officer at least three (3) weeks in advance of the first pay date on which you want to suspend your transportation deduction. The administrative fee deduction will continue while your TSA transportation deductions are suspended and your TSA Card will remain active.
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How do I discontinue my participation in the TSA Program?
You do not have to close your TSA to skip deductions. By electing to suspend your transportation deductions you can continue to participate and use your TSA Card to purchase MetroCards with your available TSA funds, even when transportation deductions are not being taken from your pay. However, deductions for administrative fees will continue.

If you do wish to discontinue your participation in the TSA Program, complete a TransitBenefit TSA Enrollment/Change Form and select the CANCELLATION option. Submit your completed form to your College Benefits Officer.

After your cancellation is processed, your TSA will remain active for 30 days to permit you to spend your remaining TSA balance. During this time, administrative fees will be deducted. The Internal Revenue Code does not permit any funds remaining in your TSA after the allowed 30-day period to be refunded.
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If I cancel my participation in the TSA Program, will I get a refund?
Upon cancellation, funds in your TSA will be available for you to purchase MetroCards for 30 days. The Internal Revenue Code does not permit any funds remaining in your TSA after the allowed 30-day period to be refunded.

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Will my enrollment carry over if I transfer to another College or another City or State Agency?
No, if you transfer to another College or another City or State Agency, you must enroll again. You will receive a new TSA Card in the mail within two weeks following enrollment at the new agency of employment. You will have 30 days from your last date employed at your old agency to use funds remaining in your old TSA to purchase MetroCards. After 30 days, your old TSA Card will be deactivated. The Internal Revenue Code does not permit any funds remaining in your TSA to be refunded.

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If I work at both a Senior and a Community College, am I entitled to a TransitBenefit from both Colleges?
No, you may not have more than one TransitBenefit at a time.

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If I work for CUNY and another City or State Agency, am I entitled to a TransitBenefit from both agencies?
No, you may not have more than one TransitBenefit at a time.

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What happens if I skip a payroll deduction?
If your college places you in an unpaid leave status, your TransitBenefit participation will be terminated automatically. If your TransitBenefit deductions are not taken for another reason, such as insufficient earnings, your TransitBenefit participation will be terminated after two consecutive months of missed deductions. In either event, you will have 30 days to spend your TSA balance. The Internal Revenue Code does not permit any funds remaining in your TSA to be refunded.

Please contact your Benefits Officer for information about restarting participation in the TSA Program.

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Who do I contact regarding my TSA Card?
Please contact your College Benefits Officer regarding enrollment, changes of address/telephone number, deduction plans, deduction suspensions and cancellations.

To check your TSA balance, call the Chase Customer Service Center at 1-866-222-5704 or visit the Chase Cardholder Web site at www.myaccount.chase.com.

Contact the Chase Customer Service Center at 1-866-222-5704 immediately if your TSA Card becomes lost or stolen or if you believe that someone transferred, or may transfer, money from your TSA without your permission. The Chase Customer Service Center will provide a replacement card. Your prompt action will eliminate or limit your liability.

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Are there any Terms and Conditions I should know about before enrolling in the TSA Program?
Please read the **TSA Terms and Conditions** before enrolling in the TSA program.

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