



# Commuter Benefit Program

## Summary Plan Description

### **YOUR GUIDE TO YOUR:**

- Mass Transit Account
- Parking Reimbursement Account

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# The Federal Judiciary Commuter Benefit Program

The Federal Judiciary Commuter Benefit Program has been designed to assist eligible judges and employees in defraying the cost of mass transit and certain parking expenses. The program consists of a Parking Reimbursement Account and a Mass Transit Account. Participation in these accounts is completely voluntary. These accounts allow you to set aside part of your salary on a pre-tax basis. This means your monthly contributions are deducted from your salary before taxes are deducted, thereby increasing your spendable income.

The **Mass Transit Account** allows you to set aside part of your paycheck on a pre-tax basis for eligible mass transit (train, subway, light rail, bus, ferry) or vanpool (including Uber Pool and Lyft Line), expenses that you incur commuting to and from work.

You may also elect to participate in the **Parking Reimbursement Account** if you incur expenses for parking at or near your place of employment or near the site at which you board mass transit to commute.

## Fast Facts About the Commuter Benefit Program

1. If you commute to work and elect to participate in the Commuter Benefit Program, you may open a Mass Transit Account and/or a Parking Reimbursement Account.
2. The monthly amount you contribute to your account(s) will be deducted from your paycheck before federal income, state and local income (in most cases), and Social Security taxes are calculated.
3. Generally, you are eligible to participate in the Commuter Benefit Program if you are an active employee, either full-time or part-time, with an appointment of more than 90 days, and have eligible parking expenses. Judges, including senior judges and most recalled judges, are eligible to participate. Annuitants, judges retired from the office, intermittent employees and those with an appointment of 90 days or less are not eligible to participate. Your spouse and/or dependents are also not eligible to participate.
4. If you are an eligible employee, you may enroll in or make changes to your account contributions at any time throughout the year. There is no "Open Season enrollment period" for the Commuter Benefit Program.
5. Eligible parking expenses are expenses you incur for parking any type of vehicle near your place of employment, or near or at a location from which you commute to work via mass transit or vanpool. This can include a monthly parking pass, a daily fee or coins in a parking meter.
6. Eligible mass transit expenses are expenses you incur for commuting to your place of employment. This includes expenses for train, subway, light rail, bus, ferry, and vanpool (including Uber Pool and Lyft Line).
7. Your election will continue from month to month and year to year unless you change it or terminate employment with the Federal Judiciary.
8. Reimbursements for mass transit and parking reimbursement qualified expenses will not exceed the monthly value set forth in Internal Revenue Code Section 132(f), as adjusted for inflation.
9. The money that you have in your account will "roll over" from month to month and year to year. However, should you terminate employment with the Federal Judiciary, you may file a claim for expenses incurred before you terminate employment. Any remaining account balance will be forfeited. Note that you have 180 days or until April 30 of the following year, whichever occurs first, to submit claims for expenses incurred before your date of termination.

To enroll, log in to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com>.

### Save money.

The Commuter Benefit Program lets you set aside pre-tax dollars that you can use to pay for your eligible mass transit and parking expenses.

What is the Judiciary Benefits Center (JBC)?

The JBC is operated by Conduent, Inc., the third-party administrator for the Federal Judiciary Commuter Benefit Program who handles your elections and processes your claims for reimbursement. If you have any questions about your reimbursement or eligible expenses, call the JBC at **1-877-207-3220**, or log in to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com>.

What is the Commuter Benefit Program?

The Federal Judiciary Commuter Benefit Program is a tax-qualified transportation benefit based on the guidelines in Section 132(f) of the Internal Revenue Code. It offers you a way to pay for your eligible mass transit and parking costs with tax-free income. You elect to have a portion of your salary set aside before federal income, state and local income (in most cases), and Social Security taxes are taken out.

Participation in a reimbursement account is completely voluntary. You simply determine how much you want to set aside each month, up to the IRS limit, and your election is deducted from each of your paychecks throughout the year. If you are paid biweekly, most months have two pay periods, therefore, your monthly election is divided by two and deducted each pay period. For the two months in the year that have three pay periods, there is no deduction the last pay period of the month.

Pay as You Go

The Commuter Benefit Program is set up as a “pay as you go” account. Your pre-tax paycheck contributions are automatically deposited to the appropriate account, then your expenses are paid up to the amount available in your account(s), not to exceed the monthly limits set forth in Section 132(f) of the Internal Revenue Code, as adjusted for inflation. You will receive a debit card from BenefitWallet to pay for eligible expenses. Using your BenefitWallet debit card is the easiest and fastest way to pay for your expenses; you won’t need to request reimbursement and no claim forms or receipts are required. You must use the BenefitWallet debit card for all mass transit expenses except for vanpool. If your parking provider or vanpool will not accept the BenefitWallet debit card, you may file claims online to be reimbursed for qualified expenses.

What are the Advantages of Participating?

Tax savings

If you spend money on mass transit and/or parking expenses, you’ll save money by participating in the Commuter Benefit Program. Because your contributions are made on a pre-tax basis, you reduce your taxable income and increase your spendable income.

The following example compares your take-home pay if you earn a monthly salary of \$4,100 and use the Parking Reimbursement Account or the Mass Transit Account to pay for your commuting expenses pre-tax versus paying for expenses after taxes have been deducted.

	With the Commuter Benefit Program	Without the Commuter Benefit Program
If your monthly salary is:	\$4,100	\$4,100
And you elect to contribute:	\$100	N/A
You pay taxes on:	\$4,000	\$4,100
Minus federal income tax (28%):	-\$1,120	-\$1,148
Minus Social Security taxes (7.65%):	-\$306	-\$314
Your take-home pay is:	\$2,574	\$2,638
Your after-tax commuting expenses*:	N/A	\$100
Your spendable income:	\$2,574	\$2,538

Commuter Benefit Program saves you: \$36/month or \$432/year

\* Remember, these are expenses that you would have incurred and paid for even if you didn’t participate in the Commuter Benefit Program.



### Tax-qualified plan

The Commuter Benefit Program is a tax-qualified plan based on the guidelines in Section 132(f) of the Internal Revenue Code.

Also, the amount you save in taxes under this program will vary depending on the amount you set aside in the account(s), your annual earnings, whether or not you pay Social Security tax, the number of exemptions and deductions you claim on your tax return, your tax bracket, and your state and local tax regulations. Check with your tax advisor for information on how participation will affect your tax savings.

## Are There Any Disadvantages to Participating?

When you elect to participate in the Commuter Benefit Program, the salary on which your annual contributions to Social Security are based may be reduced, which may result in a reduction in the Social Security benefit you receive at retirement. However, increasing your personal savings by participating in the Commuter Benefit Program can more than make up the difference.

If you should terminate employment with the Federal Judiciary, any unclaimed funds cannot be refunded to you unless you file a claim for expenses incurred before you terminate employment.

## Who is Eligible to Participate?

You are eligible to participate in the Commuter Benefit Program if you have an appointment of more than 90 days and you are a full-time or part-time employee. Judges, including senior judges and most recalled judges, are eligible to participate.

Annuitants, judges retired from the office, intermittent employees or those with an appointment Not-To-Exceed (NTE) date of 90 days or less are not eligible to participate in this Program.

New hires that meet the eligibility requirements may enroll in the Commuter Benefit Program immediately. For more information please see "[How Do I Enroll or Change My Election?](#)".



## When Can I Enroll in the Program?

There is no set annual enrollment period for the Commuter Benefit Program. You may enroll or make changes to your account at any time, as explained below.

## How Do I Enroll or Change My Election?

The Plan allows you to enroll or make changes to your contribution amount at any time throughout the year. Before you enroll, estimate how much you spend each month on mass transit and parking expenses. During the enrollment process, you'll set your pre-tax payroll deductions; in 2024 you can contribute up to \$315 per month to each account to pay for eligible expenses. There are four ways you may enroll or make a change to your Commuter Benefit Program account(s):

### 1. Online

- Log in to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com>, then elect the Mass Transit Account, the Parking Reimbursement Account or both.
- You can enroll in the Commuter Benefit Program or change your monthly contributions at any time: **JBC website home page > Life Events > Explore or Report a New Life Event > Change Commuter Election.**

### 2. Phone

- Call the JBC at **1-877-207-3220**

### 3. Fax

- Fax your enrollment/change form to the JBC at **1-855-904-0348**. Enrollment forms can also be found on the J-Net under "Forms."

### 4. Mail

- Complete the paper enrollment/change form and mail it to:

**Judiciary Benefits Center  
PO Box 18031  
Norfolk, VA 23501-1887**



Please note that if you mail, call or fax an enrollment form in to make your change, the effective date of your enrollment/change is based on the date your enrollment/change form is received by the Judiciary Benefits Center.

The effective date is the next pay period after the JBC receives your election. Only eligible expenses incurred after your effective date are eligible for reimbursement. Please refer to the Monthly and Biweekly Payroll schedules found by logging on to the JBC website through JENIE or at <https://judiciary.life@workportal.com> > **Library > Plan Information > QLE and Effective Date Charts**. Your election will carry over month-to-month and year-to-year until you amend it, cancel it, or terminate your employment. Any funds that remain in your account upon your termination from employment with the Judiciary will be forfeited.

When you enroll, change or cancel your election, you will receive an email confirming you made a change and directing you to access your account to review the confirmation of the transaction. If we do not have your email address on file, the Judiciary Benefits Center will send you a paper confirmation statement within approximately five to seven business days. Be sure to review your confirmation statement for accuracy so that you may receive appropriate reimbursement.

## What Types of Expenses Can I Submit for Reimbursement?

IRS rules determine which expenses are eligible. In general, the Commuter Benefit Program covers:

- Mass transit expenses related to your commute to work, including train, subway, light rail, bus, ferry, and vanpool (including Uber Pool and Lyft Line)
- Parking at or near work
- Parking expenses at or near public transportation to get to work

## How Much Should I Contribute?

When determining how much money to contribute to your Commuter Benefit Program account(s) you should take into consideration the amount of expenses that you will incur on a monthly basis.

Remember to deduct vacation time so that you will not have an excess of money in your account. For example, if you typically spend \$40 per month on parking, your monthly contribution would be \$40. However, say you're planning a two-week vacation in July. Expenses for that month would only be \$20. You should contact the JBC in late May or early June to make an adjustment to your contribution for the month of July. You would then adjust your election for the month of August.

You will also want to account for any commuter benefits that are provided to you by your court. Any additional benefits that are provided to you for your mass transit and/or parking are subject to the monthly maximum set by the IRS. Your total for the month between your pre-tax benefit and the benefit provided by your court cannot exceed the monthly maximum set by the IRS.

## Need to Change Your Monthly Contribution?

The Program allows you to make changes to your election at any time by logging in to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com> > **Life Events** > **Explore or Report a New Life Event** > **Change Commuter Election**. You can also call the JBC at **1-877-207-3220**. Representatives are available Monday through Friday 9 am to 9 pm ET, except federal holidays.

## Is There a Limit on How Much I Can Contribute?

Yes. The Internal Revenue Code sets limits on the amount you may contribute into your Commuter Benefit Program account(s). These limits are adjusted each year for inflation and are currently set at \$315 per month for each account. The monthly maximum for mass transit and parking expenses may be increased according to IRS regulations. If and when the IRS announces a change, the Judiciary will keep you informed, or log in to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com> to keep updated on the monthly maximum allowance for your reimbursement account.

## Do I Have to “Use or Lose” the Money in My Commuter Benefit Program Account(s)?

No. The amount you contribute to your account(s) will be rolled over from month to month and year to year, as long as you are eligible to participate in the Commuter Benefit Program. However, you would forfeit funds if you terminate employment with the Federal Judiciary and there are unused funds remaining in your account.

### Estimate your annual parking expenses.

Use the worksheet on [page 11](#) to help estimate your expenses.



## Can I Receive a Mass Transit Subsidy from My Court and Participate in the Mass Transit Account and Parking Reimbursement Account?

Yes. Internal Revenue Code section 132(f) sets a monthly limit for each – in 2024 the IRS limits are \$315 for mass transit and \$315 for parking – and permits eligible employees to participate in one or both of these programs. You may use both of these programs to help defray the cost of your commuting expenses as long as you do not exceed the IRS maximum limits. Please note the Commuter Benefit Program is in addition to the Mass Transit Subsidy programs that some courts are administering under which employees receive, as tax-free fringe benefits, public transportation subsidies that are in addition to gross income. If you participate in both the Commuter Benefit Mass Transit Program and the Subsidy programs, the 2024 IRS limit would be \$315 total, considering reimbursements from both programs combined. For instance, if you received a parking subsidy of \$80, you would only be eligible to receive a maximum of \$235 from the Parking Reimbursement Account.

## How Do I Get Reimbursed for My Expenses?

In most cases, you will not have to submit a claim for reimbursement. This is because your BenefitWallet debit card pulls funds from the appropriate account at the point of purchase to pay for eligible expenses. If your BenefitWallet debit card is not accepted at your vanpool or parking provider, you may file claims online to be reimbursed for qualified expenses. Please note that your claims must be submitted within 180 days of the service date.

Reimbursement payments will be made via Electronic Funds Transfer (EFT) to the same banking account as your paycheck. You will only be reimbursed for expenses if you have sufficient funds in your Reimbursement Account. Any portion of an eligible claim that is not paid will be “pending” until sufficient payroll deposits are received. If you do not receive your paycheck by EFT, the JBC will send a paper check to you, once the total of your reimbursements equals \$25 or at the end of the month, whichever occurs first.

For example, if you submit a claim for \$50, but you only have \$30 in your account, you will be paid the \$30, and the remainder will be paid when you have future payroll deposits into your account.

There are three ways to submit your reimbursement:

1. **Online:** Log in to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com>.
2. **Fax:** Completed claim form\* to **1-855-904-0655**.
3. **Mail:** Completed claim form\* to:

**Judiciary Benefits Center FSA**  
**PO Box 18033**  
**Norfolk, VA 23501-1887**

*\*Claim form needed if you choose to fax or mail your reimbursement request. Make sure to sign and date the claim form and keep a copy with your supporting documentation for your records if you fax or mail in your form.*

### Want to track your Commuter Benefit Program account balance(s)?

You can check your Commuter Benefit Program account balance(s) by logging in to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com>, then accessing the BenefitWallet member portal.

## When Does My Participation in the Commuter Benefit Program End?

Your participation in the Commuter Benefit Program will end when:

- You are no longer employed by the Federal Judiciary;
- You are no longer eligible to participate based on your appointment;
- You elect to stop contributing to your Commuter Benefit Program account(s); or
- The Administrative Office of the U.S. Courts terminates the Commuter Benefit Program.



## Things to Remember:

- Carefully consider your mass transit and parking expenses. If you will not incur mass transit/parking costs because of vacation or leave, make sure to adjust your contributions accordingly. For a worksheet to help plan your parking and mass transit expenses, please see [page 11](#). To make a change to your account, log on to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com> or call the JBC at **1-877-207-3220**.
- The IRS sets monthly limits on the maximum contributions for tax-free transportation plans. The limits are adjusted for inflation each year. Currently the contribution limit is \$315 per month for each account.
- You may not transfer money from one Reimbursement Account to the other. For example, if you have an excess of money in your Mass Transit Reimbursement Account, you may not use that money to pay for your parking expenses.
- The amount you contribute to your account will carry over from month to month and year to year until you elect to change it or cancel it, or until you terminate employment with the Federal Judiciary. However, any funds remaining in your account are forfeited if you leave the employment of the Judiciary.

### Get a Claim Form Online

For your convenience, Commuter Benefit Program claim forms are available by logging in to the JBC website through JENIE or at <https://judiciary.lifeatworkportal.com> or by calling the JBC at **1-877-207-3220**.

## Important Administrative Information

### Plan administration

Both the Administrative Office of the U.S. Courts and the third-party administrator, Judiciary Benefits Center operated by Conduent, play a role in providing you the benefits described in this booklet.

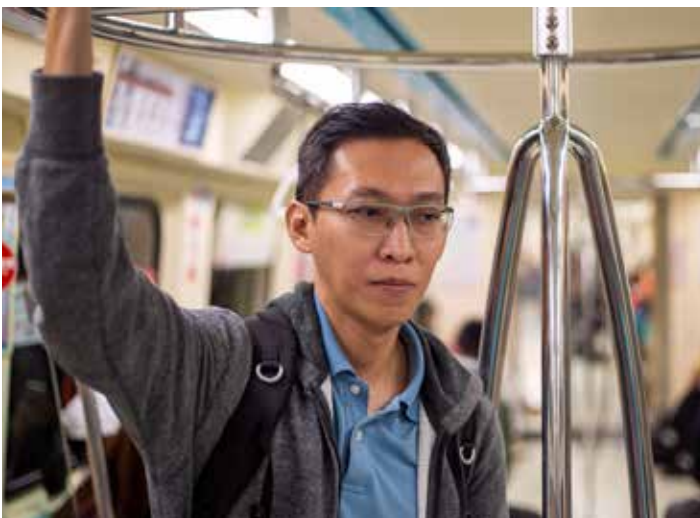
The third-party administrator for the Flexible Benefit Program, BenefitWallet, operated by Conduent, determines eligibility, provides enrollment materials, processes enrollments/changes, adjudicates and pays claims for reimbursement, maintains account information, and answers employee questions.

The Administrative Office of the U.S. Courts has sole, complete and final discretionary authority to make all determinations regarding eligibility, elections, contributions, reimbursements and administration under the Commuter Benefit Program and to construe all terms under the Plan Documents and all other relevant documents.

### Denial of claims

If you submit an expense for reimbursement that is denied, you will receive written notice within 90 days after the receipt of your claim that will include the reason for the denial and a general description of any additional information necessary for you to perfect the claim.

You may appeal the denial in writing within 60 days after you have received the notice of denial. The Plan administrator will then review your claim. The decision on whether to deny or grant your claim will be sent to you within 60 days after the receipt of your request for review of your claim.



Employer’s right to amend or terminate the plan

The Administrative Office of the U.S. Courts may amend or terminate the Commuter Benefit Program at any time and without prior notice. The decision to terminate the Plan will be made in writing and will be approved by the Administrative Office of the U.S. Courts in accordance with its normal procedures for transacting business. Affiliated employers (Federal Judicial Center and United States Sentencing Commission) may withdraw from participation in the Plan, but may not terminate the Plan.

Benefits cannot be assigned

Except as permitted by law, no assignment of any rights or benefits arising under the Plan shall be permitted or recognized. The Administrative Office of the U.S. Courts shall not be liable for or subject to the debts, contracts, or liabilities of any person entitled to benefits under this Plan.

Plan participation doesn’t guarantee employment

Nothing in this booklet says or implies that participation in the Plan is a guarantee of continued employment with the Federal Judiciary.

Taxability of benefits

The Employer makes no guarantee as to the excludability of benefits under this Plan from federal, state, or local taxes, and it shall be the employee’s sole responsibility to pay any taxes due as a result of the payment of benefits hereunder.

Benefits in the event of your death

If you die while you are a Plan participant, reimbursement for any eligible expense you may have incurred will be paid to your surviving spouse if you are married. Otherwise, the benefit will be paid to your estate. The remaining balance in your account will be forfeited upon your death.

Plan facts

Legal Name of Plan	Commuter Benefit Program
Plan Sponsor	Administrative Office of the U.S. Courts One Columbus Circle, NE Washington, DC 20544
Plan Type	The Plan is a tax-free transportation plan under Section 132(f) of the Internal Revenue Code.
Plan Year	January 1 to December 31
Plan Administrator	Judiciary Benefits Center operated by Conduent PO Box 18033 Norfolk, VA 23501-1887 1-877-207-3220
Agent for Services of Legal Process	Administrative Office of the U.S. Courts
Plan Funding	Employee contributions are made through employee salary-reduction contributions.
Legal Process	Administrative Office of the U.S. Courts

# Worksheet to Estimate Commuter Benefit Program Expenses

## Parking

1. Do you park at work, near work, or at the place where you catch mass transit?	
2. Does your court provide you a subsidy for parking expenses?	
3. How much per month?	\$

**To calculate the amount you can set aside in the Parking Reimbursement Account:**

\$	Actual monthly cost or the IRS allowable limit, whichever is less
-	Minus court subsidy
\$	Amount you can set aside in the Parking Reimbursement Account

## Mass Transit

1. How much is your monthly, weekly, daily mass transit expense?	\$
2. Does your court provide you a subsidy for mass transit expenses?	
3. How much per month?	\$

**To calculate the amount you can set aside in the Mass Transit Account:**

\$	Actual monthly cost or the IRS allowable limit, whichever is less
-	Minus court subsidy
\$	Amount you can set aside in the Mass Transit Account

Please note: Only eligible expenses incurred after your effective date are eligible for reimbursement.

This summary is based on the official Plan Documents. If there is a difference between the description in this booklet and the official Plan Documents, the Plan Documents will always govern.