



OFFICE OF PAYROLL ADMINISTRATION

One Centre Street, Room 200N, New York, New York 10007

JOEL BONDY
Executive Director

PAYROLL OPERATIONS BUREAU
NEIL MATTHEW
Deputy Executive Director

What You Should Know About the TransitBenefit Access-A-Ride Program

What is the TransitBenefit Access-A-Ride Program?

Pursuant to the Mayor's Executive Order No. 49, the Citywide Agreement, and the provisions of IRC Section 132, the City is offering employees an opportunity to use pre-tax earnings to cover some public transportation costs.

The City's TransitBenefit Access-A-Ride Program allows employees who receive paratransit service from MTA New York City Transit to save taxes on their transportation costs. The program is for people with disabilities who are unable to use public bus or subway service for some or all of their trips and offers shared ride, door-to-door paratransit service.

How does the TransitBenefit Access-A-Ride program work?

If you enroll in the City's TransitBenefit Access-A-Ride Program, pre-tax deductions will be taken from your pay and sent to TransitCenter, the not-for-profit organization that administers the program. Each month, TransitCenter will mail Access-A-Ride Coupons to your home address. Each Access-A-Ride Coupon is equivalent to a single ride fare. The number of Access-A-Ride Coupons you receive will be equal in value to your total monthly deductions. You will schedule rides with the MTA New York City Transit Access-A-Ride paratransit service as usual. You present your MTA NYCT Access-A-Ride ID and the Access-A-Ride Coupon to the Access-A-Ride provider as full payment for a single ride.

What are the benefits of the TransitBenefit Access-A-Ride Program?

You can save over \$300 per year in taxes (based upon annual salary of \$38,900 and two Access-A-Ride trips each work day--actual savings will vary depending on the plan you choose and your tax situation).

How do I save on my taxes if I enroll in the TransitBenefit Access-A-Ride Program?

Tax law, IRC Section 132, allows you to use pre-tax dollars through payroll deductions to cover some public transportation costs. You do not pay federal, state, city, social security, and Medicare taxes on TransitBenefit Access-A-Ride deductions.

If you are already paying \$45 every two weeks for transportation costs (20 trips), here's an example of the tax savings that will accrue to you.

	Without TransitBenefit Access-A-Ride	With Pre-Tax TransitBenefit Access-A-Ride
Monthly Income	\$ 3,242.00	\$ 3,242.00
Pre-tax Access-A-Ride Deductions	- 0.00	- 90.00
Salary Subject to Payroll Tax	\$ 3,242.00	\$ 3,152.00
Payroll Taxes	- 627.00	- 596.93
Take-Home Pay	\$ 2,615.00	\$ 2,555.07
Average Monthly AAR Commuting Cost	- 90.00	- 90.00
Reimbursement of AAR Trip Fares	+ 0.00	+ 90.00

Available Income after Commuting	\$ 2,525.00	\$ 2,555.07
Increase in Monthly Net Available Income		\$ 30.07
Annual Increase:		\$ 360.84

In this example, the effective monthly saving is \$30.07. Annually, in the example given, savings total \$360.84. Actual savings will vary based upon your earnings and tax situation.

How much does it cost?

You have a choice of deduction plans: \$22.50 each bi-weekly or semi-monthly pay period (equivalent to 10 trips every two weeks) or \$45.00 each bi-weekly or semi-monthly pay period (equivalent to 20 trips every two weeks). If you are paid weekly, you have a choice of \$11.25 each pay period (equivalent to 5 trips per week) or \$22.50 each pay period (equivalent to 10 trips per week). You will continue to have deductions taken from your pay as long as you are enrolled in the TransitBenefit Access-A-Ride Program.

Are there any service fees for this program?

There is a service fee of \$.90 each bi-weekly pay period (or \$.45 each weekly pay period or \$.97 each semi-monthly pay period) that the City will pay to TransitCenter in your behalf. The value of this fringe benefit, up to \$23.40 for a full year, will be added to wages reported on your W-2.

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 deductions from your pay for the TransitBenefit Access-A-Ride Program. The amount of the service fee paid to TransitCenter in your behalf by the City will be shown in Box 12 as a fringe benefit and added to taxable earnings in Boxes 1, 3, 5, 17, and 20.

Who is eligible to join the City's TransitBenefit Access-A-Ride Program?

Participation is limited to employees who obtain Access-A-Ride participation approval from MTA New York City Transit (NYCT). You must provide a valid picture ID or an acceptance letter from the Eligibility Determination Unit of NYCT to enroll in the City's TransitBenefit Access-A-Ride Program. Expiration of participation in the City's TransitBenefit Access-A-Ride Program corresponds to the expiration date shown on your Access-A-Ride paratransit service picture ID. You may renew your participation in the City's TransitBenefit Access-A-Ride Program upon recertification by NYCT's Eligibility Determination Unit.

If I enroll, how will I receive my Access-A-Ride Coupons?

The first month following enrollment, TransitCenter will send you a 'Welcome Letter' confirming your participation in the TransitBenefit Access-A-Ride Program. You will receive Access-A-Ride Coupons equal in value to your total deductions during the previous month. Access-A-Ride Coupons are sent via FEDEX second-day service to your home address. Please note you may not use your agency address.

For example: If you choose the \$45.00 bi-weekly deduction plan, your total deductions for the month will be \$90.00. During the first week of the following month, TransitCenter will mail 40 Access-A-Ride Coupons with a total value of \$90.00 to your home address via FEDEX second day service.

What happens if my Access-A-Ride Coupon is undelivered, damaged, lost, or stolen?

TransitCenter, Inc. will send your Access-A-Ride Coupons to your home address via FedEx second day service. In the event that FedEx is not successful in delivering the coupons to your home address, TransitCenter, Inc. will mail the coupons via United States Postal Service (USPS) Priority Mail. If your Access-A-Ride Coupons remain undelivered, TransitCenter will replace them upon receipt of an Access-A-Ride Coupon Certification Form (Certification). You must mail the completed Certification to TransitCenter, Inc. 1065 Avenue of the Americas, 16th Floor, New York, NY 10018 or fax it to TransitCenter, Inc. at 212-719-1822.

If your Access-A-Ride Coupon(s) is damaged, TransitCenter will replace it upon receipt of the damaged coupon(s) and a Certification. You must mail the completed Certification and the damaged coupon(s) to TransitCenter, Inc. 1065 Avenue of the Americas, 16th Floor, New York, NY 10018.

If your Access-A-Ride Coupon(s) is lost or stolen, TransitCenter will replace it upon receipt of a Certification. Lost or stolen coupon replacements will be limited to no more than forty (40) coupons per claim and no more than two claims per rolling twelve month period. You must mail the completed Certification to TransitCenter, Inc. 1065 Avenue of the Americas, 16th Floor, New York, NY 10018 or fax it to TransitCenter, Inc. at 212-719-1822.

Certification Forms are available from your agency TransitBenefit Coordinator, from TransitCenter, Inc. or from the OPA website: www.NYC.gov/payroll.

What happens if I skip a payroll deduction?

If you skip a deduction, your participation in the Access-A-Ride TransitBenefit Program is not affected. You will continue to be enrolled in the program until your eligibility for New York City Transit paratransit service expires or until you cancel your Access-A-Ride TransitBenefit participation.

What happens when I go on vacation?

Deductions will continue as long as you are eligible and are paid. Each month TransitCenter, Inc. will continue to send your Access-A-Ride Coupons to your home address.

Must I use all my Access-A-Ride Coupons in a particular tax year?

The IRC limits monthly TransitBenefit deductions to an average maximum of \$230.00 per month. Access-A-Ride Coupons do not expire. However, you must be an active NYCT Access-A-Ride paratransit service member in order to use NYCT Access-A-Ride services. A valid Access-A-Ride photo ID, in addition to the Access-A-Ride Coupon, will be required for each scheduled ride.

When my participation in the TransitBenefit Access-A-Ride Program ends, will I get a refund?

If you elect to withdraw from the City's TransitBenefit Access-A-Ride Program prior to the end of your paratransit eligibility, you will be entitled to a refund of the deductions taken from your pay during the month of cancellation that have not been sent to TransitCenter, Inc. You must contact the Office of Payroll Administration (OPA), One Centre Street, Room 200N, New York, NY 10007 for a refund. Upon receipt of a written request containing your name, employee reference number, mailing address and day time phone number, OPA will refund your excess deductions with pay-per-ride MetroCards with a value equivalent to that of your excess deductions.

If your Access-A-Ride eligibility should expire before your Access-A-Ride Coupons are exhausted, you will be entitled to exchange the unused coupons for transportation fare media. You must contact TransitCenter, Inc. toll free at 1-800-622-5000. TransitCenter, Inc. will make substitution in equal value of Premium TransitChek MetroCards not to exceed the value of the Access-A-Ride Coupons returned by you for exchange.

Will my enrollment carry over to a new agency?

If you transfer to another agency, your participation will be suspended in your old agency and you will need to enroll in your new agency for deductions to continue.

How do I enroll in the TransitBenefit Access-A-Ride Program?

Submit a completed TransitBenefit Access-A-Ride Program Enrollment, along with a copy of a valid NYC Transit paratransit picture ID or an acceptance letter from the MTA New York City Transit Eligibility Determination Unit to your agency's TransitBenefit Coordinator. You may obtain an Enrollment from your agency TransitBenefit Coordinator, or by printing it from OPA's web site, www.NYC.gov/payroll.

Who should I contact regarding my Access-A-Ride enrollment?

Please contact your agency's TransitBenefit Coordinator regarding enrollment, deductions, and TransitBenefit procedures. Send new enrollments, renewals, changes, and cancellations to your agency's TransitBenefit Coordinator.

Enrollment forms may be obtained from your agency's TransitBenefit Coordinator, or by printing it from OPA's web site, www.NYC.gov/payroll.

Certification forms may be obtained from your agency's TransitBenefit Coordinator, OPA's web site, www.NYC.gov/payroll, or by calling TransitCenter Customer Service at 1-800-622-5000.

You may contact TransitCenter Customer Service toll free at 1-800-622-5000 for information about your account balance, and replacement of damaged, lost, or stolen Access-A-Ride Coupons.

You may contact the NYCT Paratransit Command Center toll free at 1-877-337-2017 for information about NYCT paratransit services.

(Revised May 09)