

# TRA

## The Transportation Reimbursement Account

Welcome to your transportation reimbursement account (TRA) from SelectAccount. We're one of the largest, most experienced and trusted administrators in the nation. Everything you need is just a tap, click, call or swipe away.

If you have questions or need more information about a TRA, our expert customer service team is ready to help.

**SelectAccount®**

## Introducing the TRA

A SelectAccount transportation reimbursement account (TRA) helps you save money on transportation and parking expenses while commuting to and from work. By paying for these expenses with pretax dollars, you decrease the amount of taxes you pay and increase your take-home pay for the year.

### What you need to know about TRAs



Using a TRA can save you up to 40 percent of your commuting costs.<sup>1</sup>



You decide how much to contribute to pay for work-related transportation expenses.



The funds will automatically be deducted from each paycheck.



Unused money from your TRA will roll over from month to month.

<sup>1</sup> Depending on IRS guidelines for your federal and state tax bracket

# TRA

Pay for your commute and parking tax-free

## Heads up!

You can't use your TRA for these:

- Gas and mileage from your daily commute
- Expenses for your spouse or dependents
- Vanpooling with a vehicle having a seating capacity of five or less
- Airport parking
- Taxis
- Tolls

## All systems go!

Use your TRA for these:

Public transportation, vanpool, or ride sharing with Lyft and Uber:

- Transit passes for buses, trains and other public transportation
- Parking garage or secure bicycle storage expenses
- Lyft Line and UberPOOL using the commuter check prepaid Mastercard
- Vanpooling that is employer, employee or privately operated and that is used for transporting to places of employment

Qualified parking expenses:

- Parking provided at or near work
- Parking on or near a location providing mass transit, vanpooling or carpooling used to commute

## Easy payment options

With a TRA, you can choose from a variety of reimbursement options to fit your lifestyle, whether you commute by bus, vanpool or pay to park.

- **Commuter check vouchers** - Available in any amount \$5 or higher, these are redeemable for passes, tickets or cards anywhere transit, parking or vanpool vouchers are accepted.
- **Pre-paid MasterCard®** - Re-loadable debit card that can be used at designated transit agencies and parking facilities.
- **Smart cards** - Allows you to load pretax dollars to your transit smart card via your online account.
- **Parking direct pay** - Pretax dollars are sent as payments on your behalf directly to your parking provider.
- **Parking cash reimbursements** - Submit claims for eligible expenses for reimbursement via check or direct deposit.

## Select the TRA at enrollment

1. Enroll in the TRA benefits offered by your employer.
2. Determine how much you want to contribute and make your election each month.

## TRA contribution limits

The IRS places limits on how much you can save for transportation tax-free. This is the most you can withhold from your check.

<b>Qualified parking - 2018</b>	\$260 per month
<b>Public transportation and vanpools - 2018</b>	\$260 per month

## We're here for you

Talk with one of our specially trained TRA customer service representatives



**1-800-859-2144**

7 a.m. to 8 p.m. CST, Monday-Friday



**selectaccount.com**

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