

Save Money on Your Commute

Parking and Transit Commuter Spending Accounts

Use pre-tax money to save on eligible commuting expenses:

Bus | Parking | Vanpool | Train



What is a Commuter Spending Account (CSA)?

- A benefit program that allows you to save money on eligible commuting expenses. You pay for qualified transportation expenses like, transit and parking on a pre-tax basis, subject to IRS-required maximums.
- Lowers your taxable income.

There are two types of CSAs:

- **Transit CSA** is used to pay for eligible mass transit or vanpool* expenses associated with travel to and from work, including bus, train or subway, and ride-hailing.
- **Parking CSA** is used to pay for eligible parking expenses either near your place of employment or at a location from which you commute to work via mass transit or vanpool.

*Generally, a vehicle is eligible for vanpool expenses if it seats at least six adults (not including the driver) and at least 80 percent of its mileage is used to transport employees to and from places of employment.

Savings Example	with CSA	without CSA
Annual pay	\$40,000	\$40,000
CSA pre-tax contribution	(\$2,880)	\$0
Taxable income	\$37,120	\$40,000
Federal income, Social Security and Medicare taxes	(\$7,944)	(\$8,831)
After-tax dollars spent on eligible expenses	\$0	(\$2,880)
Real spendable income	\$29,176	\$28,289
Annual Savings	\$887	\$0

Sample tax savings for a single taxpayer with no dependents. Actual savings will vary based on your individual tax situation. Please consult a tax professional for more information.

How will a CSA save you money?

You pay less in taxes. That's how you save.

How do I know if I'm eligible?

You're eligible if you're an employee of a state agency or higher education institution that participates in the Texas Employees Group Benefits Program (GBP) and take mass transit, participate in a vanpool, or have parking expenses related to your commute to and from work.

What are the dollar limits on tax-free transit and parking benefits?

Because both accounts are pre-tax benefits, the IRS limits the amount you can contribute to each account. The limits are determined each year by the IRS. The parking and transit CSA are separate. Each account has a maximum monthly amount of \$260 and a minimum monthly amount of \$15.

There is a \$3 monthly administrative fee deducted from your CSA monthly. If you are enrolled in both a parking and transit account, the fee is only deducted from one account.

How do I use my CSA funds?

When you enroll in a CSA parking or transit account, you'll receive a free TexFlex debit card in the mail to pay for eligible expenses.

Every month a contribution is deducted from your paycheck and made available on your TexFlex debit card.

"I contribute \$240 per month to my CSA to pay for commuting expenses. By using pre-tax money, I'm saving more than \$800 a year."

CSA participant

Commuter Spending Accounts (CSAs)



This is a **month-to-month benefit**. You can enroll, change or cancel it at any time. You must complete your changes by the last day of each month.

Do I have to use my TexFlex debit card to pay for my parking and transit expenses?

The TexFlex debit card lets you conveniently pay for eligible parking and transit expenses with pre-tax dollars, which saves you money! Watch your mail for your debit card.*

When you swipe the card at the point of service, the money is automatically deducted from your account. You don't pay a fee for the card.

Parking CSA

If you incur an eligible parking expense and don't have your debit card handy, you can pay out-of-pocket and submit a claim to TexFlex for reimbursement. You must submit your parking claims within 180 days of the date you incur them.

Transit CSA

You must use the TexFlex debit card to pay for your eligible transit expenses. The IRS doesn't allow you to file manual claims for reimbursement of transit-related expenses.

**If you're already enrolled in the TexFlex health care account, you won't receive a separate debit card. You can use the same TexFlex debit card for eligible health care, parking and transit expenses.*

Can I combine the dollar limits from month to month?

Election amounts for parking and transit accounts are separate. You cannot combine funds or move funds from one account to another.

What if I have an excess balance in my account?

With both the parking and transit accounts, any balance greater than \$3 will roll over to the next month. You can use the funds as long as you are actively employed. Remember, you can reduce your monthly election amount or disenroll at any time during the plan year, if you see that you continuously have an excess balance.

What happens to my balance if I leave employment?

If you leave state employment or retire, and have a balance in a parking or transit account, you have until the last day of your employment to use your TexFlex debit card. You can't incur new claims once your employment has ended.

How do I enroll?

You can enroll anytime during the year. Simply sign in to your ERS account and elect an amount. You will receive confirmation of your election. You can change your election amount or disenroll throughout the year.

**TexFlex
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