

HOW TSAs WORK

Frequently Asked Questions

1. What is a Transit Spending Account?

A Transit Spending Account (TSA) allows you to set aside up to **\$260** per month or **\$130.00 per pay period on a pre-tax basis** from your paycheck to pay for public transit (e.g. bus, light rail, train and subway) expenses you incur when commuting to work.

2. What does saving “pre-tax” mean, and how is this a benefit to me?

Saving pre-tax means that the amounts you save are not treated as taxable income. As an example, if you contributed **\$260** from your paycheck into a TSA, that amount would not be included in your taxable income for that year. The benefit is that you get to keep the amount of tax you would otherwise have owed on that **\$260** of income.

3. How would I purchase my public transportation tickets or passes using a TSA?

You have two options: (1) purchase them directly through the program administrator, WageWorks, and have them mailed to your home; or (2) load a Commuter Card with available funds.

4. How quickly after I sign up for my TSA will the funds become available to me?

You should see your payroll deduction within two paydays after you have signed up. You should see your account with WageWorks credited with your payroll contribution on or slightly after payday. Once you see the funds credited online at WageWorks, they are available for your use.

5. What are the rules for making a transit pass purchase through WageWorks?

Once you have a balance in your TSA, you can place an order for a transit pass through the WageWorks website, at www.WageWorks.com. **Your order is due by the 10th of each month in order to receive your pass before the 1st of the following month.**

6. What are the rules for making purchases on my own?

If you purchase fares individually (e.g. daily train rail tickets) you can still use the TSA by requesting a Commuter Card from WageWorks. However, **you must inform WageWorks by the 10th of the month what you want loaded to the Commuter Card for the following month.** The amount you request will be loaded by the 20th of the month, in order to be able for use the subsequent month.

7. If I order through WageWorks how likely is it that I'll receive my pass?

WageWorks has a 99.7% successful delivery rate for mailing its passes. In addition, you are required to verify your address at time of purchase, to prevent errors due to incorrect address information. In the event you did not receive your pass, you would contact WageWorks for further guidance.

8. What if I want to load a Transit Access Pass (TAP) card?

If you currently have a TAP card, you can load your TAP card through the WageWorks website. Just place your order by the 10th of each month in order to have the funds credited as of the 1st of the subsequent month. Please be sure to “tap” your card for your new load to be activated.

If you do not have a TAP card and wish to purchase one through WageWorks, you can do so but there will be \$2.00 fee to purchase a new TAP card.

9. How do I enroll in a TSA?

You enroll by calling the Benefit Service Center at (800) 778-2133 or through the City's Benefits website at www.keepingLAWell.com and go to Benefits Central. You will be required to log in to access your Benefits Account. This site will allow you to establish your payroll deduction into the program. Once you have your first deduction taken, you can go to www.WageWorks.com to register and manage your account, make purchases, and learn more about the program.

10. When can I enroll in a TSA?

You are eligible to enroll, increase or decrease contributions, or cancel participation, at any time. You must call the Benefit Service Center at (800) 778-2133 or through the City's Benefits website at www.keepingLAWell.com and go to Benefits Central.

11. How do I modify or cancel my contributions to a TSA?

You can modify or cancel your contributions to your TSA by calling the Benefit Service Center at (800) 778-2133 or returning to the City's Benefits website at www.keepingLAWell.com.

12. If I decide to cancel my contributions can I receive a refund of amounts I've already placed into my account?

No. Once you make a contribution into a TSA the funds may only be used for the purpose of purchasing public transportation for your work commute.

13. What if I don't use up my account balance by the end of a given month or year?

Any unused amounts automatically roll forward and are available for use. You can do this indefinitely. However, once you terminate employment (or transfer to the Department of Water and Power), you will have 90 days to use any accumulated funds. If you do not use your accumulated funds within those 90 days, any remaining balance will be forfeited to the City.

14. Is there a limit on how much I can accumulate in my WageWorks Account and Commuter Card?

Yes, there is a limit of up to \$1,500.00 that you can accumulate on your WageWorks Account and \$1,500.00 on your Commuter Card at any given time.

15. Does the City provide an incentive to participate in a TSA?

Yes. If you have a TSA you are eligible for up to \$50 after-tax transit match **for the month that funds are deducted from your paycheck and go into your TSA**. Although you are still required to comply with all the rules and requirements of the transit reimbursement program, you do not need to submit a claim to the City in order to receive your match, nor is your transit match dependent upon the purchase and use of transit tickets/passes in any particular month.

16. When will I receive my transit match?

Your transit match will be received two months following the month that the contribution to your TSA is made. For example, if you have \$260 deducted from your paycheck into TSA in January, you will receive your \$50 transit match in March.

17. If I don't want to open up a TSA can I still receive an incentive for using public transportation?

Yes. You can apply for reimbursement of up to \$50 per month for transit expenses for commuting to work. To do so, you must complete and submit a Transit Reimbursement Request form. The Transit Reimbursement Request form is available through the Personnel Department Intranet site at <http://per.lacity.org/transitform.pdf>. You may also contact Commute Options and Parking Section at (213) 978-1634, or visit the office at City Hall, 200 N. Spring Street, Room 867, to obtain forms or request additional information.

