



Save money on your monthly commuter parking and transit expenses when you enroll in a pre-tax Parking & Transit Plan!

What is the Parking & Transit Pre-Tax Plan?

The Parking and Transit Plan enables you to save taxes on the money you use to pay for work-related parking or transit expenses by using pre-tax dollars on eligible commuter costs. Depending on your tax bracket, you could save up to 40% on state, federal and FICA taxes.

How Does It Work?

Estimate the money you expect to pay for parking or transit and have that dollar amount withheld from your paychecks pre-tax each month. You can even specify an amount to use for occasional bus or metro rail travel. The money you elect to be withheld from your paycheck is credited to an account in your name that is used to pay for your parking or transit expense.

For Example:

Let's assume you spend \$100.00 per month for parking or transit at work. This expense is inevitable for you because you drive or travel to work every day. The average person's tax bracket is about 30%, meaning they have to make \$143.00 in income to be able to take home \$100.00 as disposable income after tax deductions have been made.

By signing up for the Parking and Transit Plan, \$100.00 will be withheld from your paychecks over a month-long period pre-tax, so you never have to pay the state, federal and FICA taxes on your parking or transit expenses! If you fall within a 30% tax bracket this will save you \$30 every month!

See reverse side for more plan details!

PLEASE NOTE: if you term employment, unused commuter and parking amounts are forfeited. You can submit parking claims for eligible expenses incurred while actively employed. Per IRS regulations, transit claims can not be submitted for reimbursement. All transit expenses must be paid for using the P&A issued Benefits Card.

Parking Claims

Choose from one of the options below to submit a claim for reimbursement. Per IRS regulations, only parking claims can be accepted.

Parking expenses must be submitted within 180 days in order to qualify for reimbursement.

P&A GROUP MOBILE APP

Download our mobile app and log into your account. Go to the menu and tap Upload Claim/Documentation to submit your claims.

QUICKCLAIM

Instantly submit claims from your smartphone. Log into your account from your mobile device by selecting Account Login and follow the prompts on your screen.

ELECTRONIC CLAIM UPLOAD

Upload claims when you log into your account at padmin.com. Click Upload Claim/Documentation under the Member Tools tab.

FAX OR MAIL A CLAIM

Claim forms are available in your account at www.padmin.com. FAX: (877) 855-7105

MAIL: P&A Group
6400 Main St. Suite 210
Williamsville, NY 14221

P&A Group Benefits Card

If you enroll in this plan, you will receive a debit card that can be used to pay for your parking/transitation expenses. Employees who enroll in the Flexible Spending Account (FSA) and the Parking/Transit Account will receive one debit card for both accounts. If you are currently enrolled in the FSA and enroll in the Parking/Transit Account, your election amount will be automatically added to your current debit card.



REMINDER: Due to IRS regulations, claims cannot be submitted for transit expenses. You must use your debit card for all transit purchases.

Parking Claims Reimbursement

Typically, you will be reimbursed 3-5 business days after P&A receives the claim as long as there are funds available in your account. You will receive a reimbursement check but you have the option to sign up for direct deposit reimbursement. Direct deposit is recommended because it provides the fastest reimbursement! Log into your P&A account to sign up for direct deposit today.

Sample Eligible Expenses

TRAINS, SUBWAYS
BUSES
VANPOOLING
PARKING AT WORK, PARK AND RIDE EXPENSES
UBERPOOL, LYFT LINE, VIA

Sample Ineligible Expenses

TOLLS
E-Z PASSES
TAXIS

Maximum Pre-Tax Contribution Amounts

The IRS issues monthly maximum contribution amounts, which are subject to change and usually do once a year. For 2024, the maximum amount of pre-tax parking reimbursement that you can receive is \$315 per month and the maximum amount of pre-tax transit reimbursement that you can receive is \$315 per month.

If the cost of your parking/transit increases or decreases, you can change the amount of your salary withholding for parking/transit each month, with any change you make becoming effective with the first pay period beginning on or after the following month.

Mobile App

Manage your account through our mobile app. Go to the App Store or Google Play and search "P&A Group" to download it today!



- ✓ Register for account alerts
- ✓ Submit parking claims

- ✓ Order a Benefits Card
- ✓ Check your account balance

Parking/Transit Expense Plan



ARCHDIOCESE OF NEW YORK



The Parking/Transit Expense Plan is to be used to pay for work related parking and transit. It enables you to avoid taxes on the money you use to pay for work-related parking or transit. Depending on your tax bracket, you could save up to 40% on state, federal and FICA taxes.

Eligibility

You must be regularly scheduled to work at least 20 hours per week to participate in this plan. New hires will be eligible to participate immediately.

Employees must certify that any claim submitted for reimbursement through P&A was not previously submitted for expense reimbursement.

How Does It Work?

Estimate the money you expect to pay for work related parking or transit and have that dollar amount withheld from your paychecks pre-tax each month. You can even specify an amount to use for occasional bus or Metro Rail travel. The money you elect to be withheld from your paycheck is credited to an account in your name that is used to pay for your parking or transit expense.

For Example:

Let's assume you spend \$100.00 per month for parking or transit at work. This expense is inevitable for you because you drive or travel to work every day. The average person's tax bracket is about 30%, meaning they have to make \$130.00 in income to be able to take home \$100.00 as disposable income after tax deductions are being made.

By signing up for the Parking and/or Transit Expense Reimbursement Plan, \$100.00 will be withheld from your paychecks over a month-long period pre-tax, so you never have to pay the state, federal and FICA taxes on your parking or transit expenses! If you fall within a 30% tax bracket this will save you \$30 every month!

Have We Caught Your Interest?

See your institution's Human Resources Coordinator or local Benefits Administrator to inquire about this exciting money-saving program being offered!

Questions & Answers

Q: Will I have to pay taxes on the amount withheld from my salary to pay for my parking expenses?

A: No, these amounts will not be included in your taxable income.

Q: Will I receive a debit card with this account?

A: Yes, if you enroll in this plan, you will receive a debit card that can be used for your parking/transportation expenses. The card will be delivered to your home mailing address after you enroll in the plan.

Q: How often do I need to submit a parking reimbursement claim?

A: You may submit for parking reimbursement claim immediately after the expense was substantiated. You can also submit multiple claims at once, monthly, quarterly, or as often as it fits with your budget. **However, as per IRS regulations, expenses must be substantiated within a reasonable period of time which is considered no more than 180 days after the expense has been incurred.** Alternatively, you can use your P&A Group provided debit card to pay for parking expenses. When using the debit card, please remember to save your receipts, as P&A reserves the right to audit claims and request proof of qualified parking expenses.

Q: How often will I be reimbursed for parking expenses?

A: Typically, you will be reimbursed 3-5 business days after P&A receives the claim if there are funds available in the account. You will be reimbursed by check, but you also have the option to sign-up for direct deposit reimbursement. Direct deposit is recommended as it provides for faster reimbursement time, and it provides the opportunity to go green and use less paper!

Q: How do I file a claim for an eligible parking expense?

A: Claims can be submitted by:

QUICKCLAIM: Submit a claim from your smartphone by logging into your account at www.padmin.com.

ELECTRONIC UPLOAD: Upload a claim from your computer by logging into your account.

FAX: Submit a claim form and fax to (877) 855-7105.

MAIL: 6400 Main Street, Suite 210, Williamsville, NY 14221.

Q: What is the maximum amount of pre-tax parking reimbursement I can receive?

A: The maximum amount of pre-tax parking reimbursement that you may receive is \$325 per month.*

Q: What is the maximum amount of pre-tax transit reimbursement I can receive?

A: The maximum amount of pre-tax transit reimbursement that you may receive is \$325 per month.*

Q: Can I make post-tax contributions?

A: Yes, if the cost of your parking or transit expense(s) exceed the pre-tax monthly maximum allowed, you may also elect to have post-tax dollars added to your debit card for your convenience.

Q: If the cost of my parking/transit increases or decreases, can I change the amount of my election?

A: You may change the amount of your salary withholding for parking and/or transit on the first day of each quarter (1/1, 4/1, 7/1, 10/1) with any change you make becoming effective with the first pay period beginning on or after the following first of the month.

Q: What happens to my commuter benefit funds if I leave my employer, lose eligibility in the plan, or my employer no longer participates in the plan?

A: When your employment or eligibility with the company ends, or your employer no longer participates in the plan, you will lose access to your current commuter benefits account and any remaining funds on the official date of your termination. Any unused commuter benefits will be forfeited.

P&A's Customer Service Representatives

Call (718)688-2611 to speak with a representative Monday-Friday, 8:30AM to 10:00PM ET.

Live online chat is a real-time messaging system that's available to you with the click of a button. Visit P&A's website at www.padmin.com & click the live chat button to speak with a P&A representative online.

*Amount based on IRS pre-set maximums.



2025 Parking/Transportation Account Enrollment & Change Form

Employer Name:				Institution Number:			
Last Name:			First Name:			M.I.:	
Street Address:			City:		State:	Zip:	
Home Phone Number:		Cell Phone Number:		Date of Birth (mm/dd/yyyy):		Social Security Number (Must be provided):	
Email Address:				Division of Company:			
Payroll Cycle:	<input type="checkbox"/> Weekly	<input type="checkbox"/> Bi-Weekly	<input type="checkbox"/> Semi-Monthly	Date of First Payroll Withhold:	Month: _____	Day: _____	Year: 2025

The Parking/Transit Expense Reimbursement Account offers you the advantage of using pre-tax dollars on your work-related parking and transit expenses. Deducting this unreimbursed expense from your salary on a pre-tax basis generates more spendable income.

- ☐ I elect to participate in my employer's Parking/Transit Reimbursement Plan and have my work-site parking/transportation expenses withdrawn from my paycheck on a pre-tax basis. I have entered my monthly election amount in the box provided below. I understand that noted election will continue to apply for the duration of the current plan year unless I experience a certain change in status.
- ☐ I decline to participate in the Parking Reimbursement Account. I will continue to pay for parking expenses on an after-tax basis.
- ☐ I decline to participate in the Transit Reimbursement Account. I will continue to pay for transit expenses on an after-tax basis.

2025 PARKING & TRANSPORTATION ELECTION			
Account Type	Total Monthly Pre-Tax Amount	Total Monthly Post-Tax Amount	New or Change?
Parking (Maximum \$325 Monthly)	\$ _____ Monthly	\$ _____ Monthly	<input type="checkbox"/> New <input type="checkbox"/> Change
Transportation (Maximum \$325 Monthly)	\$ _____ Monthly	\$ _____ Monthly	<input type="checkbox"/> New <input type="checkbox"/> Change

**** Minimum reimbursement amount for manual check and direct deposit is \$25.00 ****

PLEASE NOTE: Enrollments/changes effective outside of the initial hire period (4 Weeks), may be made on a quarterly basis only. The effective date will correspond with the next payroll period after each quarter. Claims reimbursement will be made only for expenses incurred on or after the signature date. **Parking claims must be submitted within 180 days of the expenses being incurred.**

AUTHORIZATION: I hereby elect the benefits indicated above. I have read & understand the enrollment materials & I authorize my employer to adjust my pay as required by my election. I further understand that any amounts remaining in my account(s) not used for eligible expenses incurred during the period of coverage will be forfeited in accordance with the current plan provisions and tax laws.

Employee Signature (Required): _____ Date: _____

Employee Print Name (Required): _____ Date: _____

Please return all enrollment forms to your Human Resources Coordinator or Local Benefits Administrator.

For information on how to enroll please contact your Local Benefits Administrator or the P&A Group Customer Service.

CUSTOMER SERVICE

- Customer service hours: Monday – Friday, 8:30AM – 10:00PM ET.
- Call toll-free (800) 688-2611
- View our website at www.padmin.com to access live online chat

CLAIMS SUBMISSION OPTIONS:

- Benefits Card can be used directly at point-of-services (Highly Preferred)
- Using P&A Groups's Mobile App - available on the App Store or Google Play
- Secure upload at www.padmin.com with receipts
- Fax claim to (877) 855-7105 (claim form w/ service documentation)
- Mail claim to P&A Group: 6400 Main St, Suite 210, Williamsville, NY 14221