General Questions

Q: Why should I participate in the pre-tax commuter program?
A: By participating in this program, you may purchase transit and/or parking options on a pre-tax basis via payroll deduction. This means that the money you use to pay for this pass is not taxed, thereby reducing your taxable income. Tax savings will vary, but for most people the savings will be between 25% and 30% of the pass cost. The current pre-tax savings maximum for Transit is $130 per month. The current pre-tax savings maximum for Parking is $255 per month. Note that pre-tax maximums are subject to change annually.

Q: How do I place my order?
A: You can create and/or modify your order at: www.MyCrosbyBenefits.com. Once logged in, choose the red Commuter Benefits button from the lobby. Then, click “Transit Order” or “Parking Order” and follow the prompts on the screen to place an order.

Q: What are the instructions for logging in?
   2. Click on New User and follow the prompts on the screen. The site will guide you through the new user process. When prompted, provide your Employee ID, not Social Security Number.
   3. Once you have established your User Account, and you are logged in, you will be taken to the “Lobby”. When at the Lobby, click on the red Commuter Benefits button which will then launch a new browser window.
   4. Once you are in the transit ordering window (you should see your employer’s logo in the top left corner), follow the prompts after clicking on “Transit Order” or “Parking Order”.

Q: Do I have to remember to place my order each month?
A: No. You may set your order up as recurring, meaning that it is sent automatically each month until you change your order. The system will send an email reminder each month stating that you have an order in the system, and prompting you to re-enter the site if you need to make a change.

Q: When can I place an order for transit and/or parking for subsequent months?
A: The pass ordering deadline is the 4th of the month, approximately 26 days before the Pass Month. For example, to order a pass for the month of August and beyond, the ordering deadline will be July 4th at 11:59pm.

Q: What happens if my transit pass doesn’t arrive in the mail?
A: For a Charlie Card, please call Crosby at 800-462-2235 and a replacement will be mailed to you. For other passes (e.g. Commuter Rail passes), complete a Refund Claim Form, available on Crosby’s website, and fax to 617-904-1680. You can also request the refund for a transit pass on the ordering site by following the prompts under “claims.” You can be reimbursed for one never received pass.

Q: What happens if I lose my transit pass after receiving it in the mail?
A: For a Charlie card, please call Crosby at 800-462-2235 and a replacement will be mailed to you. For all other passes which are not smart cards, unfortunately, there are no replacement options. Please call Crosby at 800-462-2235 to learn about replacement options, if any.
Q: When will the deduction for my transit and/or parking order appear on my paycheck?
A: Deductions will be taken in the month of prior to the benefit month. For example, deductions for a January Pass will be taken the previous December.

Q. What is a Commuter Check Voucher?
A: A Commuter Check Voucher allows you to purchase transit passes, tickets, cards, or other fare media from transit providers and retail merchants, and/or to pay vanpool fares. The Commuter Check is offered as an alternative to actual passes for many of the Private Transit Providers.

Pre-Tax Parking Options

Q. Option 1: What is the Monthly Direct Pay Parking Option?
A: With Direct Pay Parking, you provide your parking provider’s name and address, as well as your account number and Crosby will pay your parking provider directly each month.

Q. Option 2: What is the Commuter Check for Parking Option?
A: With the commuter check for parking option, you will order a parking voucher that you can use to pay a parking provider. This allows you to use pre-tax dollars to pay for parking where monthly direct pay is not available. Please check with your parking provider to confirm Commuter Checks for Parking are accepted.

Q. Option 3: What is the Cash Reimbursement Option?
A: With the cash reimbursement option, you will be reimbursed for out-of-pocket, work related parking expenses with pre-tax dollars. You elect to have money deducted from your paycheck on a pre-tax basis. You would then submit a claim form with copies of the parking receipts, if available, to Crosby Benefits. They would then send you a reimbursement check or make a direct deposit to your bank account.

Q. Option 4: What is the Parking Commuter Check Card?
A: The Commuter Check Card can be used at Fare Vending Machines nationwide which saves you time in line and time locating a customer service desk or staffed sales area. The Commuter Check Card is valid for 36 months.

Q: What are qualified parking expenses?
A: Qualified parking expenses are the costs for parking a vehicle in a facility at or near the location from which the employee commutes to work (for example, parking at a commuter rail station before boarding a train or at a garage by a transit station).

Q: How much can I set aside and how will it be deducted?
A: You can set aside enough to cover the parking expenses for a month; up to $250 per month. For cash reimbursement you can set aside up to $250 per month. For all other parking options you can choose an amount based on your needs. Any amount up to $250 will be deducted pre-tax. Any amount over $250 will be deducted after tax. (This pre-tax limit is subject to change annually).

Q: How do I contact Crosby Benefit Systems if I have a question?
A: You may contact Crosby regarding questions about transit pass or parking ordering by calling 800-462-2235 or via email at servicecenter@crosbybenefits.com. Crosby’s business hours are Monday – Thursday, 8am to 6pm and Friday, 8am to 5pm.
Parking Cash Reimbursement Specific Q&A’s

Q: How do I submit for reimbursement?
A: To obtain reimbursement, you must submit a completed reimbursement request form with parking receipts, if available. Reimbursement request forms may be obtained from the Crosby Benefit Systems website at www.mycrosbybenefits.com.

Q: The parking facility I use doesn’t give receipts. Can I still use this benefit?
A: Yes, in a situation where a receipt is not available (for example, when paying at an honor box) simply initial the reimbursement form stating a receipt was not available. If the facility does provide receipts, you must collect and submit them.

Q: When will I receive my parking reimbursement?
A: Reimbursement requests are entered within four business days of receipt and are processed semi-monthly. Reimbursements will be made by paper check or you may sign up for Direct Deposit.

Q: What happens if my parking account contributions are less than the amount of a month’s expenses?
A: Excess parking expenses would carryover to the next month. If next month’s expenses are less or if your deductions increase, you would be reimbursed that next month, up to the IRS monthly limit of $250.

Q: Can I change contributions each month to my parking account?
A: Yes, you may change the amounts as often as monthly during each plan year. For example, you may wish to adjust your contribution for a month that you will be on vacation or will be commuting to a different location for work.

Q: Is there a deadline for submitting my receipts?
A: Yes, receipts must be submitted for reimbursement within 6 months from the date of the parking expense. For example, June receipts must be submitted for reimbursement by December.

Commuter Check Card Specific Q&A’s (for Transit and Parking)

How can I obtain a Commuter Check Card?
A: You can order the Commuter Check Card at www.MyCrosbyBenefits.com. Once logged in, choose the red Commuter Benefits button from the lobby. Then, click “Transit Order” or “Parking Order” and follow the prompts on the screen to place an order.

How many times per day can participants use their Commuter Check Card?
A: The Commuter Check Card can be used up to six transactions or up to $600 each day. Once max has been reached for either scenario participants will be unable to use their card for the remainder of that day.

How do I use the Commuter Check Card?
A: The Commuter Check Card is best suited for those transit agencies that have vending machines available. It is also accepted at designated retail centers where only transit passes, tickets, fare cards, and vanpool passes are sold and where MasterCard debit cards are accepted. Use your Commuter Check Card the same way you would use a credit card at your local transit agency. You can only use the Commuter Check Card for commuter products as defined by the tax code that governs this benefit program.
How can I activate my Commuter Check Card?

Can I load my personal funds onto the Commuter Check Card?
A: No, Commuter Check Cards are only reloaded based on your monthly benefit order of pre-tax and post-tax funds.

How can I obtain information about my Commuter Check Card account?

What happens if my Commuter Check Card is lost or stolen?
A: Commuter Check Cards should be treated like cash. If your card is lost or stolen, notify us immediately by calling 866-264-2440 or by visiting your online commuter benefits profile -- click on Card Management and follow the directions to report your card lost/stolen and request a replacement. Note there is a $15 card replacement fee, which will be deducted from your card balance.

What happens if I never receive my Commuter Check Card?
A: If you did not receive your card in the mail before the beginning of the benefit month you ordered it for, notify us immediately by calling 866-264-2440.

How do I close my card account if I no longer need to use the card?
A: If you want to close your card account, please call 866-264-2440 and speak with a customer service representative. There is no cost to close your card account.

Q: What happens if I leave my employer?
A: If you participate in the program, terminate employment for whatever reason, and have a balance in excess of expenses incurred during active employment, the balance would be forfeited.