

Commuter Account User Guide

How does it work?

A qualified transportation benefit reimbursement program allows you to set aside a portion of your salary pre-tax, to pay for certain **transit, parking** and **vanpool commuting expenses**.

The maximum reimbursement of pre-tax funds cannot exceed the IRS limit in any single month, but unused balances in a Transportation Reimbursement Account may be rolled over from month to month or year to year within the same account. Unused funds are forfeited by you at the time you terminate employment or the employer terminates the plan, whichever occurs first. It is important to monitor your account balance closely to ensure you do not accumulate excess funds. Election amounts may be changed throughout the year for any reason.

Sentinel Benefits offers the Sentinel Benny® Visa Debit Card to accommodate your commuter purchases using pretax funds.

Transit Accounts

Qualified mass transit expenses include passes, tokens, fare cards, vouchers or other item that entitle you to use mass transit for the purpose of traveling to and from work, including subway, bus, train and ferry. The IRS requires use of the Benny® Card for all transit purchases. Manual claim submission is not allowed for postpurchase reimbursement.

Parking Accounts

Qualified parking expenses include parking a vehicle in a facility that is near your workplace or parking at a location from where you commute to work (e.g. train station, or by carpool). If you are unable to use the Benny Debit Card for your parking purchase, you may submit a manual claim for reimbursement through your online account.

Your Online Account

Your reimbursement plan helps you keep money in your pocket by giving you the flexibility to manage your account however you choose. Log into your account to:

- ▶ Check your account balance
- ▶ View your claim history and submit a paperless claim
- ▶ Sign up for direct deposit reimbursement
- ▶ Access plan statements and forms
- ▶ Manage your Benny Cards

How to Register

When you register with Sentinel Benefits, you will be able to gain access to your account. Go to **sentinelgroup.com** and select "I am an Individual." From the login box dropdown menu, select "FSA, HSA, HRA, Commuter Accounts". Then click "Create your new username and password". Enter the required information and press "Next".

Mobile App

The Sentinel Reimbursement Accounts app, gives you access to a whole list of features, including your reimbursement account balances, account activity and transaction details, text message alerts to your phone, and the ability to submit healthcare claims and upload receipts using your mobile device's camera. ***It's fast, easy and secure!***

Simply search for "Sentinel Reimbursement Accounts" and download the application from the iTunes App Store or Google Play. If you currently access your accounts online, you're ready to go! Simply choose "My Reimbursement Account" and enter your login information to access your account.

If you have questions about your account, contact us online at [sentinelgroup.com](https://www.sentinelgroup.com), or call (888) 762-6088, Monday through Friday, 8:00 a.m. to 6:00 p.m. EST.