PayFlex – Commuter Benefits
Frequently Asked Questions (FAQs)

1. **Who is PayFlex?**

    PayFlex is owned by Aetna and has 31 years of experience in spending account benefits administration.   PayFlex has over 5,500 clients nationally and a U.S. based customer service center. In addition to the administration of Hofstra's spending account plans, PayFlex provides technological resources such as mobile app access and text-alert capabilities.

2. **How do I access my commuter benefits with PayFlex?**

    You can register at www.payflex.com and manage your monthly elections through the PayFlex site. Select **Commuter Benefits** on the left navigation bar to get started.

3. **What is the process and timeline for the commuter benefits program?**

    You can place an online transit pass order (for example, you can order a Long Island Railroad pass or Metrocard) and PayFlex will mail the pass directly to your home at the end of that month for use the following month. Or, you can request to put a dollar amount on a debit card (called the Commuter Check Prepaid Mastercard) that you can spend down for transit and parking expenses.

    Every month you will place an order by the 10th of the month for use in the following month. When you make your online purchase, you have the option to schedule it as an automatically recurring transaction. If you choose this option, your purchase will be automatically placed monthly until you make a change. Cancellations of monthly transit pass orders or debit card contributions must also be made by the 10th of the month effective for the 1st day of the following month.

    The following illustrates a sample timeline for an online transit ticket order.

Ordering Deadline for **May Benefit**	Commuter Products mailed	Start using benefit	New Benefit Month	Ordering Deadline for **June Benefit**	Commuter Products mailed	Start using benefit
4/10	4/27	5/1	5/1	5/10	5/27	6/1

4. **What if the transit or parking vendor has it's own ordering deadline that is prior to the 10th of the month?**

    The Long Island Railroad, for example, has their own ordering deadline, which is the 4th day of each month. If you are ordering a Long Island Railroad pass, the order must be made with PayFlex by the 4th of the month to ensure you receive your pass for the following month.

5. **What is the timing for paycheck deductions for the commuter benefits?**

    Paycheck deductions are made one time per month from the last pay period of the month.

    If your transit pass order or debit card contribution exceeds the IRS monthly pre-tax maximum, remaining contributions for your transit benefits will be deducted from your paycheck on a post-tax basis. Post-tax deductions are not allowed for parking benefits.

6. **What if my transit pass vendor is not listed on the payflex.com site?**

PayFlex offers more than 10,000 different types of tickets and passes. If you cannot find your provider, simply select the "click here" link located on the transit order screen. You can provide them with your transit pass information and you will be notified within 10 business days on the status of your request.

7. **What happens if I lose my transit pass?**

Transit passes are non-refundable. If the transit pass was delivered and then lost, you cannot request a replacement.

8. **What happens if my transit pass doesn't arrive in the mail?**

If your pass does not arrive in the mail and you have provided a correct mailing address, login to your PayFlex account, go to Documents and Forms, then Administrative Forms. Complete the *Transit Not Delivered Pass Form* and send to PayFlex. You are allowed **one** non-delivered pass refund per calendar year assuming the pass was mailed to the correct address but did not arrive. PayFlex is not responsible for passes you do not receive due to an invalid or incorrect address.

9. **What is the Commuter Check Prepaid Mastercard?**

The Commuter Check Prepaid Mastercard is a reloadable card that can be used to pay for qualified transit and/or parking expenses. Qualified expenses are determined by the Internal Revenue Service (IRS).

10. **Where can I use the Commuter Check Prepaid Mastercard?**

The card can be used where Debit MasterCard, Maestro cards and NYCE cards are accepted.

For transit, the card can be used at Transit Agencies, fare vending machines, kiosks, and designated transit retail centers that sell only transit passes, tickets, fare cards and van pool passes. The card cannot be used at retail locations (i.e. gift shops, pharmacies, etc) that sell products other than transit media.

For parking, the Commuter Check Card can be used at qualified parking facilities nationwide.

11. **How do I use the Commuter Check Prepaid Mastercard?**

The Commuter Check Prepaid Mastercard can be used for debit or credit transactions. Debit purchases can be made by entering the Personal Identification Number (PIN) associated with your card (PINs are sent by PayFlex in a separate mailing from the card). Credit purchases can be made where Debit MasterCard is accepted by selecting "Credit" at the time of purchase. Your card cannot be used for cash advances or to make cash withdrawals.

12. **When are transit and parking benefit account funds loaded onto my Commuter Check Prepaid Mastercard?**

Fund requests must be made at www.payflex.com by the 10th of each month and loaded on to the card by the 23rd of each month for use in the following month. You can select the "Recurring Order" option to have funds automatically loaded onto your card each month.

13. **Are there separate cards for parking and transit?**

No. Your card will be loaded with funds for both transit and parking purchases. However, the funds loaded are specific to each account type. This means you cannot use transit funds to pay for parking expenses and vice versa.

14. **What is the minimum or maximum amount that can be loaded on the Commuter Check Prepaid Mastercard?**

The minimum amount that can be loaded on to the card is $10, the maximum amount is $1,000, and the total balance on the card cannot exceed $2,000.

15. **What happens if my Commuter Check Prepaid MasterCard is lost or stolen?**

If your card is lost or stolen, notify PayFlex immediately by calling 855-518-3746. There is a $10 replacement card fee, which will be deducted from your card balance. You will not be liable for any unauthorized charges to your card after you place this call.

16. **How do I submit a parking order online?**

There are three parking options available to you online. You may choose Monthly Direct Pay, Commuter Checks for Parking or Cash Reimbursement.

17. **What if I don't have a monthly parking location that is set-up to take payments directly from PayFlex each month?**

If your parking provider cannot take payments directly from PayFlex, you can still participate in the pre-tax benefit by enrolling in the Cash Reimbursement program. After you have paid for your parking with your personal credit card and obtained a receipt, simply submit your claim online for reimbursement.

18. **When will my parking location receive my monthly payment?**

Parking garages and lots are paid at the end of each month for the following months' use. In rare instances where payment cannot be made to the lot directly, you will receive the payment directly which can then be given to the parking provider.

19. **What happens if my employment at Hofstra University ends?**

Commuter benefits end on your last day of employment. If there is balance on your account, you will forfeit the balance. Any remaining balances will not be available or rolled over to a future date once terminated, this includes being rehired/ reappointed.

Passes/ contributions can be canceled before the cycle close date on the 10th of the month, effective for the 1st of the following month.

20. **Who can I contact if I have questions?**

Contact PayFlex at 1-800-284-4885 or the Office of Human Resources at benefits@hofstra.edu or ext. 36859 if you have any questions that are not answered in this FAQ.