

Smart Commute

Frequently Asked Questions

General

What is Smart Commute?

Smart Commute is a platform integrated through the Health Account Solutions Consumer Portal that gives the ability to use smartcard or account-based technology provided by the transit authority to directly load your Commuter Benefit funds for specific pass and fare media value.

What cities are available through Smart Commute currently?

Atlanta, GA. Chicago, IL. San Francisco, CA. and Washington D.C.

Why can't I just use the transit authority's commuter debit card and pay for these passes like normal?

You are restricted from using a debit card to add funds onto a smartcard. Terminally restricted debit cards are not available within these regions. (see above question for a list of regions).

Do I need to enroll in a parking or transit account with my employer in order to use the Smart Commute system?

Yes, you will need to elect a parking and/or transit account so payroll funds can be contributed, allowing you to purchase passes with Smart Commute. As purchases are made using Smart Commute, the funds are deducted from your transit or parking accounts accordingly.

What is the deadline for Smart Commute orders?

The Smart Commute order deadline is 11:59 p.m. ET on the 10th of each month. For example, orders placed on March 11 would be loaded on May 1 for May passes. This would make your order window March 11-April 10 for May passes. Orders placed before the enrollment effective date or during run-out will not be processed.

Can I use a debit card and use the Smart Commute?

Yes, you can use your regular commuter parking or transit debit card for travel to and from the city or direct **parking** in Chicago and San Francisco, and then order your Smart Commute card through the portal for **transportation** within the cities.

What will I need to sign up with Smart Commute?

You will need to obtain a transit authority smart card or account prior to placing an order with Smart Commute, and be registered with the transit authority. Details on obtaining a smart card or account can be found on the SmarTrip, Ventra or Clipper websites. You will need to purchase a new SmarTrip card to use with Smart Commute, if you have used your current card with a direct load program previously.

General (cont'd)

What is the most money I can spend through Smart Commute?

The monthly IRS maximum for transit or parking.

Is there an option to auto reload (set up recurring orders) each month?

Yes, you can choose to have your order recur for future months, and not need to reorder in the platform month to month. Any changes to the order can be made prior to the order deadline for that particular month.

Can I extend the recurring ordering into the next year?

Your order recurrence expires at the end of the calendar year, but you can extend it into next year starting in the 4th quarter. Once next year's months are loaded, you can log in and click "Update Recurrence" to select the desired months for the next year. Recurrent months are not tied to plan year dates.

What do the claims for Smart Commute look like on my consumer portal?

The date of service on the claim will reflect the date the claim was submitted and the available balance was adjusted. For example, if you place an order on January 15 for the upcoming March benefit month, the claim will be submitted on February 1 with a date of service of February 1 to adjust the available account balance. The claim detail will show the provider as the Transit Authority Smart Card (i.e. "San Francisco – Clipper"). After the reimbursement schedule runs, the status of the claim will show "Paid".

How do I place a Smart Commute order?

The Smart Commute ordering platform is accessible by a button under the **I Want To** section of the home page.

Why do I see multiple cities listed?

A four cities will display for ordering automatically. Make sure to choose the correct city for your pass.

Can I update the Transit ID?

Yes, if you get a new transit authority smart card or account, you can update the number. Any updates

to transit IDs are also subject to the order deadline, so updates made will always be effective for the next order. Updating a Transit ID does not transfer funds or passes from the old card or account to the new card or account.

Can I update an order?

Yes, you can add or remove products from the order for the next benefit month. If your commuter available balance has already been adjusted for the upcoming order, then updates made to the order through the Smart Commute order site will be automatically reflected on the available balance. The amount of the claim filed on your account will be adjusted with the updated total.

Can I delete an order?

Yes, you can cancel an upcoming order by deleting it. This action removes all future orders and is subject to the order deadline. For example, an order for the February benefit month cannot be cancelled after the order deadline of January 10. If your available balance has already been adjusted for the upcoming order, then your balance will be returned after the order is canceled. The amount of the claim filed on your account will be adjusted to \$0.00.

Can I update the recurrence schedule?

Yes, you can update your order recurrence. Update to the order recurrence is subject to the order deadline.

Can I view your order history?

Yes, you can view the details of past and upcoming orders on the Smart Commute ordering site. Click on **View Order History** to view past and future products ordered and the status of those orders.

What are the order statuses?

- **Successful:** The order deadline for this benefit month has passed and the order has been successfully placed with the transit authority. The status will be successful after the order has completed processing for the month and the order is expected to be successfully loaded to your transit authority smart card or account.

General (cont'd)

- Processing: The order deadline for this benefit month has passed and the order is currently processing.
 - Pending: The order deadline for this benefit month has not passed.
 - Failed (Error #): The order has failed processing. An error reason is indicated with each failed order status.
 - Undetermined: While the order is being processed, the status of the order may say “Undetermined”. After processing is complete, the status will be updated to Successful or Failed.
- If an order fails, what do I need to do?**
- If any order fails to be placed successfully with the transit authority, the status of the order on the Smart Commute order history page will be updated to “Failed”. Each failed order will have a reason code informing you how to correct the error for the next order month. Failed orders cannot be corrected for the upcoming benefit month.
- Order Failure Reasons:

- Error #1: Invalid Transit ID: Your Transit ID number is invalid, because it was either entered incorrectly on our portal or your card was reported lost or stolen. Please update your Transit ID.
- Error #2: Name Not Matched: Your name is registered differently on your transit authority smart card than it is with us. Please update your name on your transit authority smart card to reflect the name you see in the upper righthand corner of this portal.
- Error #3: Card Not Registered: Your card is not registered with your transit authority. Please register your card and ensure your name matches the name in the upper righthand corner of this portal.
- Error #4: No Plan Enrollment: Your enrollment in the plan was not active at the time the order was placed. To update your enrollment, please contact your employer.
- Error #5: Terminated: Your status was terminated at the time the order was placed. Contact your employer for questions about your status.

- Error #6: Negative Account Balance: The balance of your transit and/or parking account was negative over the Smart Commute program threshold or your employer requested the order be canceled. Please contact your employer for more information.
- Error #7: Insufficient Funds: The funds in your account were not sufficient to cover your requested order amount. Please update your order amount for the next month. Contact your employer for more information.
- Error #23: Incompatible Card and Product: The order selected is incompatible for the type of card provided. Senior, Youth or RTC passes can only be loaded to Senior, Youth or RTC Clipper Cards. Please update your order selection or card number.
- Error #24: Cash Value Exceeded: The order amount selected exceeds the cash value maximum for the smart card. The Clipper Card can only hold \$300 worth of cash value. You can update your order selection for your future orders or spend down the cash value on your card.

City Guides

City	Passes Offered	Will a regular Debit Card work?	Parking Offered	Need an Existing Registered Card	Notes
Chicago, IL	Ventra Card – CTA, Pace and Metra pass and fare media orders are available for transit plans	Yes	No	Yes	<ul style="list-style-type: none"> • Single fare or pass options can be combined to reach your desired order amount. • Multiple of the same dollar or pass amounts are not permitted. • Metra Rail riders - you Transit Fare to load your Ventra account and purchase Metra Rail tickets from the Ventra app. • Transit Account ID is NOT the number on the front of the Ventra card, it can be found through the Ventra App or on your account on the Ventra Chicago website.
San Francisco, CA	Clipper Card – BART, Caltrain along with 20 other transit providers are available for pass and fare media orders for mass transit plans	Yes	No	Yes	<ul style="list-style-type: none"> • Youth, Senior or RTC order products can only be loaded to Youth, Senior or TRC Clipper Cards. If you do not have one of these cards, please select from the Adult options. • Any existing autoloading set up with Clipper using a personal funding source must be disabled to place orders through Smart Commute. If your existing autoloading is for BART HVD, then placing an order through Smart Commute will automatically disable your existing Clipper autoloading. • Funds can be used with any operator that accepts the Clipper card.
Atlanta, GA	Breeze Card – MARTA, Cobb Community Transit, Gwinnett County Transit, GRTA Xpress and fare media orders are available for transit plans	Yes	No	No	<ul style="list-style-type: none"> • Transit ID number not required; new card purchases only through Smart Commute
Washington, D.C.	SmarTrip Card – Metro, VRE along with WMATA owned parking garages are available for pass and fare media orders for mass transit and parking plans	No	Yes	Yes	<ul style="list-style-type: none"> • Can only order one product from each benefit each month. • One combination of transit and parking is allowed. • You must choose between fare and pass for the month. • After benefits are loaded, you must log into your SmarTrip account and select from the pass options in order to use your funds.



Questions?

Contact the Voya Financial Consumer Services Team at (833) 232-4673.

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This highlights some of the benefits of Commuter Benefits. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

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