

Qualified Transportation Benefit (QTB) Enrollment Kit



Significant Savings

24/7 Web access

Fast, Efficient, Convenient

The benefit that benefits everyone



EBS-RMSCO, Inc.
Employee Benefit Solutions

With the
EBS One Card



A QTB means more money in your pocket...can you afford not to sign up?

The QTB Plan

A Qualified Transportation Benefit is an employee benefit plan established under IRC Section 132, and it allows you to pay for commuting expenses with pre-tax dollars.



You'll save money by reducing your taxable income. The QTB amount you elect will be subtracted from your gross income. Federal, state and FICA taxes are then calculated on the lower amount. When you incur an eligible expense, you'll receive reimbursement from the funds you've set aside from your paycheck.

A QTB means more money in your pocket. Look at the example below to see exactly how much savings can be realized in one year!

	QTB Plan	No QTB Plan
Annual Income (before taxes)	\$24,000	\$24,000
Pre-tax Parking Contribution	(\$2,760)	\$0
Pre-tax Transit Contribution	(\$2,760)	\$0
Taxable Income	\$18,400	\$24,000
Estimated Taxes (25% Federal)	(\$4,620)	(\$6,000)
Parking Expenses	\$0	(\$2,760)
Transit Expenses	\$0	(\$2,760)
Available Income	\$13,860	\$12,480
Estimated Savings = \$1,380		



Wow! That's a lot of savings! You are actually paying *less taxes* by participating in an QTB Plan! What will you do with all the extra money?

QTB Plan Components

Planning ahead is important when signing up for your company's QTB Plan, and understanding the benefits offered is critical. You must estimate your expenses for the upcoming year very carefully before enrolling in this benefit.

Parking Component: A Parking account can reimburse you for daily work-related expenses, such as parking lot fees and parking at a location for access to mass-transit or van-pooling sites.

Transit Component: A Transit account can reimburse you for expenses related to mass-transit fees, such as subway and train tokens and passes, bus and ferry fares, and van-pooling expenses.

Bridge tolls, road tolls, gasoline, and expenses incurred by your spouse or dependents are not eligible expenses. Be sure to budget for Parking and Transit expenses separately. Elections to, and reimbursements from, these accounts cannot be blended. Typically, any amounts remaining in your accounts at the end of the Plan year will be "rolled-forward" to the next Plan year.

Know the Details

We recommend that you re-enroll in the Plan each year; however, you may adjust the amount of your election during the Plan year as needed. Election changes are permitted on the first day of each month only.

Monthly limits apply. Your monthly contributions cannot exceed the monthly allowable amount, and, in any given month, you cannot claim more than the monthly allowable amount.



Web Access

View your account online 24/7 via www.ebsrmsco.com. While online, you can:

- Submit claims for reimbursement
- View claims history
- Check your available balance and run reports
- Access forms such as Direct Deposit, Release of Information and various Reimbursement Request Forms
- Enter your email address to receive important Plan related materials
- For even more convenience, download our mobile application to your smart phone.



Customer Service



Most of your questions can be answered by visiting the website. But if you need to speak with a Customer Service Representative, simply call 800-327-7130; Monday, Tuesday, Thursday and Friday from 8am EST to 5pm EST and

Wednesday from 9am EST to 5pm EST. You can also email our Customer Service Department at ebs.customerservice@ebsrmsco.com.

Filing a Claim

To receive the fastest reimbursement for an eligible out-of-pocket expense, submit your claims online. Supporting receipts and documentation can be scanned and attached to your online claim, or you can email, fax or U.S. mail the required paperwork. Another option is to download a paper Reimbursement Request form. Complete the form by itemizing your expenses and following the important and detailed instructions found directly on the form. Reimbursement Request forms and required documentation can either be mailed or faxed for processing.

Know the Details

Claim deadlines apply. For example, active participants have a set number of “run-out” days following the Plan year in which they can continue to submit paperwork for out-of-pocket expenses incurred during the Plan year. There is typically a \$30 minimum check amount, except for the final check for the Plan year. There is no \$30 check minimum with direct deposit.

Direct Deposit

Avoid the \$30 check minimum and a trip to the bank by completing either a Direct Deposit paper or online form found on the website.



Email Address

Provide or update your email address online and help us “go-green”. You’ll receive only plan related information such as account statements, claim related information, and RFI (Request for Information) Letters (for Card participants).

Estimate your Expenses

The IRS sets maximum annual limits for both parking and transit accounts. These limits are indexed each year. In addition, monthly limits apply. For example, you can only defer the maximum monthly amount (annual limit divided by 12) on any given month. Monthly expenses cannot exceed the maximum monthly limit.

Plan Level minimums and maximums apply! The total amount you elect will be deducted from your pay in equal installments each pay period.

The EBS One Card

The EBS One Card

Understanding how the EBS One Card works is the key to its success. The One Card is a convenient payment method...you simply swipe the card without incurring an out-of-pocket expense! Behind the scenes, the provider is paid and the amount is deducted from your account balance. You don't have to file a claim form for reimbursement—the payment function is fully automated.

Cashless but not Paperless

The IRS requires that each time you use your EBS One Card, the transaction must be substantiated. That means you must be able to prove you used your One Card to pay for a Plan eligible service or item. Fortunately, technology behind the One Card automatically substantiates the vast majority of your transactions. For transactions that cannot be automatically substantiated with supporting technology, you will receive a Request for Information (RFI) Letter asking you to send in copies of your receipt and necessary documentation.



Important One Card Tips

- Keep all receipts associated with your One Card in a central location, and promptly reply when asked for a copy.
- The One Card will be mailed directly to your home address. READ all information enclosed with the Card, and sign the Card to agree to the terms.
- If a merchant will not accept the Card, simply pay out-of-pocket and submit for reimbursement.

Remember—the One Card is cashless, but not always paperless! Be prepared to submit copies of your receipts and other documentation when requested.

