

# **GoNavia Commuter Benefit FAQs**

# Do I need to remember to place my order each month?

No, if you place a recurring order the GoNaiva Commuter Program can be set to load your Navia Benefits Card with your transit and/or parking amount automatically each month. You will receive an email reminder each month in advance of your card being loaded. You can even preselect certain months in advance where you don't want to receive the benefit.

# When will my Navia Benefits Card be sent to me?

If you already have a Navia Benefits Card, your transit and/or parking funds will be loaded to your current card- there's no need to wait for a new one. If you don't have a card you will receive one once you submit your first order. Remember, this card will be the same card if you are enrolled in the FSA.

# What if the amount I order is more than the IRS allowable monthly limit?

If your monthly order exceeds the monthly IRS limit, the exceeding amount is noted on your order confirmation page. Your employer will deduct this amount from your paycheck on an after-tax basis. It is important to note that any employer subsidy used to purchase a pass counts against the monthly tax-free limit.

### What is the monthly "tax-free" limit

The current monthly limit is \$280 for transit and \$280 for parking. These monthly limits are subject to change per IRS regulations.

#### What is the deadline to place my commuter order for the following month?

Your orders much be placed midnight on the 20<sup>th</sup> of the previous month. Your Navia Benefits Card will be loaded by the first of the ordering month.

# What happens to the transit and/or parking balance on my benefits card at the end of the month?

The balance will roll over from month-to-month as long as you are an active employee and remain eligible for this benefit.

### What happens to my commuter benefit if I leave my employment?

Upon termination, your Navia Benefits Card will be shut off and any unused balance on the cards will be forfeited to your employer.

# What happens to my commuter benefit if my card is lost or stolen?

If your Navia Benefits Card is lost or stolen, please contact our customer service department at 1-800-669-3539 for a replacement.

### Where can I use my Navia Benefits Card for transit or parking?

You may use your benefit at any transit authority website, kiosk, ticket office, or parking vendor that is coded as a transit authority or parking merchant respective to the benefit you've ordered.

### What happens if my benefits card doesn't arrive in the mail?

If you do not have your Navia Benefits Card in hand by the first day of the month, contact customer service immediately and we will help to arrange for delivery of your pass to an alternate address.