

Coming Very Soon . . .

Cook County Government's Commuter Transit Program



Todd H. Stroger, President

Cook County
Board of Commissioners



For savings, convenience, and cleaner communities,

Cook County will be offering a mass transit benefit to help employees save on work-related public transportation expenses. By paying for your transit expenses through an automatic, pre-tax payroll deduction, you can save money on taxes every month. You will also get the convenience of having your passes delivered right to your door.

This exciting program is new and will be available year-round with no annual enrollment deadline. If you already ride transit, we hope you will take advantage of this valuable benefit. And if you're not a regular rider, we hope you'll consider taking transit to work — to save money, and help Cook County's environment at the same time.

How you will save

No federal taxes or Medicare — will be withheld from the portion of your pay spent on eligible commuting expenses. Your savings can add up to hundreds of dollars a year.

Who will be eligible?

All Cook County Employees who are active in the payroll system.

How the program will work

The program will let you pay for your qualified mass transit expenses — such as

fares for buses, trains, and the subway — automatically and before taxes. The pre-tax monthly limit is \$110. Amounts above this monthly limit are taxable.

When you enroll in the program, you are authorizing the County to purchase public transportation fare media (passes and tickets) directly from the various Transit Authorities. You pay for your fare media automatically through monthly payroll deductions. You can have your fare media (passes or tickets) mailed directly to your home each month.

Enroll any time

There will be no “open enrollment” period. Enrollment will be month-to-month; you can enroll or change your election details during any monthly enrollment period as long as you are a benefit eligible Cook County employee.

Enrollment in the Commuter Transit Program will only take a few minutes. You will be able to enroll online or call in. Employees who are hearing-impaired will be able to enroll through a TDD line.

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Monthly enrollment deadline

To enroll, you will need to make your election before midnight (Central Standard Time) on the first (1st) of the month, two (2) months before the benefit month your transit fare will be valid. For example; for a January 1 benefit, you will need to make your election by November 1.

Changes or cancellations

If your commute changes because you move, transfer work locations, go on leave, or simply change your mind, you can change your election quickly and easily. You will be able to go to a website or call into customer service.

Remember, the deadline for enrollment, changes, or cancellations will always be the 1st of the month, two months before the month you'll be commuting. Elections cannot be made after that date. This is due to federal IRS regulations requiring you to pre-elect your monthly commute costs. So for example, if you wish to change or cancel your election for February, you must do so by December 1st.

Eligible expenses

Whether you commute to work by using mass transit, you will be able to use the benefit for any type of transit throughout the regional transportation system. If you use more than one mode of transit, you will be able to order any combination of options as well.

These expenses will not be eligible:

- Parking at work
- Transportation expenses that are not work-related
- Expenses for your spouse, domestic partner, or dependents
- Tolls
- Gas
- Taxis or limousines
- Traffic or parking tickets

Frequently Asked Questions

How do pre-tax savings work?

The money that pays for your pass comes from your pay, and is taken out before federal income tax, Medicare and state income tax are deducted.

Because you do not pay taxes on the amount deducted pre-tax, you can see your savings on the cost of buying your fare media each month on your paycheck in the form of reduced tax withholding.

Do I have to report this on my tax returns?

No. The IRS does not require any reporting for this type of program.

When can I enroll?

The goal is to enroll into the program for the first time by November 1, 2007. More information about the program will be coming very soon.

Will there be any fees?

While there will be administrative costs associated with running the program and delivering your passes, those costs will be deducted automatically through payroll deductions. The estimated monthly fee will not exceed \$4.75 per month, and can decrease based on increased participation in this beneficial program.

When will the amount be deducted from my paycheck?

Due to the coordination of multiple payroll cycles, the amount will be deducted in full, in the middle of the month of the transit benefit election.

Questions? Help?

In coming weeks the Department of Risk Management will be releasing more valuable information about the Commuter Transit Program by providing the URL website address for the program, a toll-free number for customer service support and for employees who are hearing-impaired a toll-free TDD number.