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## Your Benefits

### Transportation Benefit Program

*Headquarters Transportation Benefits Consultants:*

**Tracey McKoy**, Program Manager, (202) 551-3772  
or contact [transitbenefit@sec.gov](mailto:transitbenefit@sec.gov)

*Regional Office Transportation Benefit Consultants:*

#### Transportation Benefit Consultants and Transit Links by Location

The Transportation Benefit Program is a government-wide program that encourages federal employees to commute to and from work by using public transportation as a means of reducing traffic congestion, energy consumption, and pollution. The transportation benefit is a non-taxable subsidy provided to assist federal employees in paying for public transportation.

The frequently asked questions about the Transportation Benefit Program shown below pertain to all SEC employees (unless stated otherwise). A link at the end of the FAQs includes additional transit questions and answers for Washington, DC, area participants. SEC Regional staff who have transit questions specific to their location should contact their [Region's Transportation Benefit Consultant](#).

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## I. Program Basics and Eligibility (applicable to both Headquarters and Regional Offices)

### Who is eligible?

All employees of the SEC are eligible **except**:

- Contract employees
- Employees in an SEC-approved carpool
- Employees whose name appears on a parking permit for an SEC parking facility or who regularly use parking provided at SEC office locations

Summer interns and summer nonpaid volunteers may receive a subsidy (maximum of ten weeks) subject to the availability of funds and managerial discretion.

### How do I apply?

Eligible employees may apply for the transportation benefit anytime by completing an **Application for Transit Benefit Form (SEC 2445)**. After you complete the form, sign it, attach support for your commuting costs, and give it to your

**Administrative Contact** for approval and submission to [TransitBenefit@sec.gov](mailto:TransitBenefit@sec.gov) (Washington, DC, area participants only) or your **Region's Transportation Benefit Consultant**.

### **How much is the transit benefit and how is it calculated?**

Effective for the January 2014 benefit, the maximum benefit is the tax-free statutory limit of \$130 per month.

The applicant's benefit is calculated using the total daily *commuting cost* times the number of days worked during a *transit month*.

The *commuting cost* should be determined based on the commute from the applicant's home address to the SEC. Employees should consider the most cost-efficient fare option for their mode of transportation when determining the total daily commuting cost.

A *transit month* is equivalent to the number of days an employee works in the office during a pay period, based on the employee's official approved work schedule, times two (subject to a maximum of 20 days).

Transit month examples:

- An employee who is scheduled to work in the office 10 days per pay period would calculate the transit month as 20 days (regardless of the actual number of workdays in the month).
- An employee who is on an alternative work schedule and works in the office 9 days per pay period would calculate the transit month as 18 days.
- An employee who is scheduled to telework 6 days per pay period and work in the office 4 days per pay period would calculate the transit month as 8 days.

Please note that if your mode of transportation offers a monthly pass and your work schedule is such that the monthly pass is the most cost-efficient fare option, the calculation of the daily commuting cost is not necessary.

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### **Is the transit subsidy intended to fully offset my cost of commuting?**

No, the transit subsidy is not intended to be a reimbursement of your actual costs. As indicated above, the transportation benefit is a non-taxable subsidy provided to assist federal employees in paying for public transportation and the benefit does not include parking fees, gasoline, car mileage, etc. Also, a "*transit month*" (as defined above) is limited to a maximum of 20 days per month. Therefore, in months other than February, the transit subsidy may run out before the end of the month.

### **How does my telework schedule affect the calculation of my commuting cost?**

The calculation of your commuting cost is based on your official approved work schedule, and therefore excludes days you are not scheduled to work in the office (i.e., scheduled recurring telework days), regardless of whether or not you intend to work (or actually work) in the office on your scheduled telework days.

### **When does my transit benefit become effective?**

One of the Transportation Benefit Consultants will notify you of the effective date of your benefit once your application has been processed. The time required to process your application will vary based on the day of the month you submit your application, your mode of transportation, and other factors depending on your location.

### **Do I need to reduce my monthly transit benefit if I am on leave?**

The application that you sign to become a participant in the Transportation Benefit Program includes a certification that you will reduce your monthly transit benefit when you are on *extended leave* or travel. The SEC's Administrative Regulation on the Transportation Benefit Program (**SECR 6-7**) defines *extended leave* as a period greater than 24 work hours that an employee is absent from work. *A later question addresses options for participants who need to reduce their benefit.*

If you anticipate that you will be on leave for longer than a month, it is suggested that you request that your benefit be suspended for the time you expect to be out. You can request your benefit to be suspended by sending an e-mail to [TransitBenefit@sec.gov](mailto:TransitBenefit@sec.gov) (Washington, DC, participants) or by contacting your **Region's Transportation Benefit Consultant**. If you suspend your benefit, you will need to re-enroll for the transportation benefit upon your return by completing an **Application for Transit Benefit Form (SEC 2445)**.

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### **I use my transit benefit to purchase a monthly pass for my mode of transportation and I was out of the office unexpectedly on extended leave or travel. How much do I owe the SEC for the portion of my monthly transit benefit that is attributable to the time I was out of the office?**

When a monthly pass is available for a particular mode of transportation, generally there will be other options available such as daily passes, weekly passes, or passes for a certain number of trips. If the participant uses the transit benefit to purchase a monthly pass and then is out of the office on extended leave or travel, the participant will owe the SEC if the transit benefit received for the month is greater than the most cost-efficient fare option for the number of days actually commuted during the month. *A later question addresses options for participants who owe the SEC for a portion of their transit benefit.*

For example, a participant uses their transit benefit to purchase a \$100 monthly pass on a mode of transportation that offers weekly passes at \$30 and daily passes at \$7 and is out of the office for 5 consecutive days during a week. In this instance, purchasing three weekly passes (for the remaining 15 days in the transit month) would only cost \$90 and therefore would be the most cost-efficient option for commuting costs for that month. If the participant received the full \$100 of benefit

for the month, then \$10 (\$100 - \$90) would be owed to the SEC. However, if the participant is out 5 days during the month (1 day in each of weeks 1 to 3, and 2 days in week 4), then the monthly pass is still the most cost-efficient option, since no combination of daily and/or weekly passes would be less than \$100. In this case, the participant would not owe the SEC.

### **If my actual commuting costs exceed my monthly transit benefit, am I always required to reduce my benefit when I am on leave?**

Some participants of the Transportation Benefit Program have actual commuting costs that are higher than the \$130 maximum monthly benefit. These participants **may** not be required to reduce their monthly benefit when they are out on extended leave or travel. If the commuting cost for the number of days a participant commuted in a given month is greater than the monthly transit benefit received for that month, the participant is not required to reduce their benefit. *The next question addresses options for participants who need to reduce their benefit.*

For example, a participant with a transit month of 20 days has actual monthly commuting costs of \$200 (or \$10 per day) and receives the maximum benefit of \$130. This participant is out of the office for 5 days during January. The participant is not required to reduce their monthly benefit since actual commuting costs for January is \$150 (\$10 per day x 15 days in the office) which is greater than the \$130 benefit received. However, if the participant in this example was out of the office for 10 days, the actual commuting costs for the month would be \$100 (\$10 per day x 10 days in the office), and the participant would owe the SEC \$30 (\$130 benefit received - \$100 actual commuting costs for the month).

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### **What are my options if I owe the SEC for transportation benefits received in excess of my commuting costs for the month?**

The following options are available to participants whose transit benefit exceeds their commuting costs in a particular month:

- Return any **unused** fare media or vouchers. However, if your benefit is provided to you via electronic means (such as an autoload), and if such benefit is automatically forfeited at the end of the month, then no action is required by you.
- Reduce the benefit you receive in the month in which your commuting costs will be lower than your benefit (if known ahead of receiving the benefit) or in the next month (if extended leave or travel is not known until after receiving the benefit). If you are uncertain whether this is an option that pertains to you (or your mode of transportation), please contact your [Transportation Benefit Consultant](#). (This option is applicable to participants whose benefit is not automatically forfeited at the end of the month via electronic means.)
- Reimburse the SEC for the amount of benefit that was received in excess of your commuting costs. If you select this option, you must use [Pay.gov](#) to submit your payment following the instructions below.
  - Use the [payment form for Other Administrative Collections](#) to make a payment to the SEC.
    - You may follow the link for the payment form above or select "Securities

and Exchange Commission” from the Agency List on the [Pay.gov home page](#) and then select “SEC Administrative Collections” from the choices.

- Enter the required information.
  - “Other SEC Administrative Debt” is the Payment Type.
- Submit your payment confirmation to your [Transportation Benefit Consultant](#).

### What if I leave the SEC?

Transportation benefits provided by the SEC are only available to employees or summer interns of the agency. Once an employee or summer intern no longer works for the SEC, the remaining benefit must be refunded to the SEC. When your departure date becomes known, it is recommended that you contact your [Transportation Benefit Consultant](#) to discuss your options. Depending on the means by which your benefit is provided, you may be able to prevent having a remaining benefit amount on your departure date.

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### When will I have to fill out a new form?

[Form SEC 2445 \(“Application for Transit Benefit”\)](#) is required when you:

- Initially enroll in the transit benefit program
- Change your name
- Change your home address
- Have a change in commuting costs
- Change your work schedule such that it changes your commuting costs or the number of days you work in the office
- Need to re-enroll in the transit benefit program after a period of non-participation
- Recertify annually upon request of the Program Manager

### What if I do not use the mass transit system for my commute?

The transportation benefit program is only for employees who use public transportation for their commute. The benefit does not include parking fees, gasoline, car mileage, etc.

### Where can I get more information?

- See the [Additional Transit Q&A for Washington, DC, area participants](#), below.
- Questions specific to the Regional Offices (i.e., modes of transportation or fare media used in your local area) should be directed to your [Region’s Transportation Benefit Consultant](#).

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## II. Additional Transit Q&A for DC Area Participants

## Where can I find support for my commuting costs?

Applicants are required to attach support for their commuting costs to the [Application for Transit Benefit](#). Tools to help you calculate your commuting costs are listed below. Applicants may print their fares from these websites and attach it to their application to support their monthly commuting costs.

- [www.wmata.com](http://www.wmata.com) – Metrorail, Metrobus, local bus, or van pool
- [www.vre.org](http://www.vre.org) – VRE train
- [www.mta.maryland.gov](http://www.mta.maryland.gov) – MARC train or MTA commuter bus
- [www.amtrak.com](http://www.amtrak.com) – Amtrak train

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## What card is required in order to receive transportation benefits?

Depending on your mode of transportation, participants in the DC area will need a SmarTrip card or a TRANServe debit card in order to receive program benefits. If your daily commute involves more than one mode of transportation, you may need both cards.

### SmarTrip card:

Participants who commute via **Metrorail, Metrobus, or local bus** (i.e., ART, CUE, DASH, DC Circulator, Fairfax Connector, Loudoun County Transit, PRTC Omni Ride, Ride On, or The Bus) are required to have a registered [SmarTrip card](#) to receive the transportation benefit. By registering your card, you will ensure that the balance is protected if the card is lost, stolen, damaged, or malfunctioning. It is a requirement of the Transportation Benefit program that the card is registered in the participant's name. It is recommended that participants [create an online SmarTrip account](#) at the WMATA SmarTrip website. With an online account, you will be able to view the balances in both your transit purse and your personal purse and your usage history. Creating an online account will automatically register the card. If you do not want to create an online account, you can just [register your card](#) at the WMATA SmarTrip website.

### TRANServe debit card:

Participants who commute via **MARC train, VRE train, Amtrak train, van pool, or commuter bus** (i.e., MTA, Dillon, Eyre, Keller, Martz/GoldLine, Academy and Atlantic Coast Charters) are issued a TRANServe debit card to receive the transportation benefit. The card will be ordered for you when your application is processed and delivered to the Transportation Benefit Program Manager. Participants will be notified via e-mail when the card is available for pick-up. Instructions for activating the card will be provided with the card.

Those who request a debit card are asked to select a Common ID. The agency-assigned Common ID is your mother's maiden name. However, any series of numbers or letters (up to 25 characters) may be selected. The card holder will be asked for this Common ID when activating the card.

### Important note regarding unauthorized use of TRANServe debit card:

Debit card purchases are limited for use at approved merchants for the purchase of transit media fare. The debit card should only be used at merchants who sell MARC, VRE, Amtrak, or MTA tickets or who provide payment to registered van pools. Purchases at other merchants (including others, such as WMATA, who sell fare media for other modes of transportation, such as Metro) are not an authorized use of the debit card and should not be attempted. Using the debit card at an unauthorized vendor may impact your ability to receive future benefits from the SEC's Transportation Benefit Program.

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### **How are the benefits received if I commute via Metrorail, Metrobus, or local bus?**

Participants commuting via **Metrorail, Metrobus, or local buses** (i.e., ART, CUE, DASH, DC Circulator, Fairfax Connector, Loudoun County Transit, PRTC Omni Ride, Ride On, or The Bus) use the SmarTrip card as a means to pay their fare. These participants will have their monthly benefit autoloading onto their SmarTrip card when they pass through the Metro faregate or otherwise use the SmarTrip card to pay for a fare on a bus. For new participants, this autoloading will occur when your benefits are established. For current participants, the autoloading will occur the first time the card is used during a month. Benefits that are not used during a particular month will be credited back to the SEC, and the full monthly benefit will be available again the first time the card is used the following month.

The SmarTrip card stores your Transit Benefit funds and your Personal funds in two separate purses.

The **Transit Benefit Purse** is autoloading with your transportation benefit each month as explained above. Funds from the Transit Benefit Purse will be used first, whether the funds are used for personal or work commuting costs. These funds cannot be used for parking, nor can they be transferred to the Personal Purse. Funds remaining in the Transit Benefit Purse at the end of each month will be credited back to the SEC's account. If the funds are exhausted in the Transit Benefit Purse, fare payments will be deducted from your Personal Purse. The balance in your Transit Benefit Purse may be viewed at any Metro faregate, bus farebox or through your [online SmarTrip account](#). If your Transit Benefit Purse is fully depleted, the amount displayed at the Metro faregate will be the balance of your Personal Purse.

The **Personal Purse** can be used for transit or parking. You use your own money to add value to this purse. The funds in this purse cannot be transferred to/from the Transit Benefit Purse, however, if the funds are exhausted from your Transit Benefit Purse, your fare payments will be deducted from your Personal Purse (as noted above). The maximum balance for this purse is \$300.00. The balance in your Personal Purse may be viewed at any Farecards and Passes machine or through your [online SmarTrip account](#).

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### **I receive the transit benefit on my SmarTrip card. Metro offers unlimited passes (i.e., 7-day, 28-day, etc.). Can I use my transit**



### **benefit to purchase an unlimited pass?**

In March 2014, **Metro announced** that SmartBenefits (i.e., the benefit placed on the SmarTrip card) may be used as a method of payment for unlimited passes. A participant in the SEC's transit program who receives the transit subsidy on a SmarTrip card may choose to use their benefit to purchase an unlimited pass. However, the benefit amount will be calculated based on the most cost-efficient fare option for the employee's official work schedule. Also, the cost of an unlimited pass is likely to exceed the calculated amount of the participant's transit benefit. In this event, the participant will need to use personal funds to cover any cost in excess of their SEC benefit to complete the purchase of the pass.

### **How are the benefits received if I commute via MARC train, VRE train, Amtrak train, or MTA commuter bus?**

Participants commuting via **MARC train, VRE train, Amtrak train, or MTA commuter bus** (i.e., Dillon, Eyre, Keller, Martz/GoldLine, and Atlantic Coast Charters) will be issued a TRANServe debit card. The card will be funded with your benefit on the 10th of each month. Any transit benefit funds that are remaining on the card on the 9th day of the following month will be returned to the SEC.

The funds on the debit card can be used to purchase fare media\* for MARC, VRE, Amtrak, or MTA at various transit authority operated outlets including:

- Website / online store (i.e., **Commuter Direct, MTA Maryland**)
- Ticket vending machine \*\*
- Commuter Store or manned ticket window

\* The debit card should only be used at merchants who sell MARC, VRE, Amtrak, or MTA tickets. Purchases at other merchants (including others, such as WMATA, who sell fare media for other modes of transportation, such as Metro), or using the card to pay for parking or for the shipping costs of your online ticket purchase, are not an authorized use of the debit card and should not be attempted.

\*\* Ticket vending machines only accept one method of payment. If the cost of the ticket is greater than the benefit received on the debit card, you will not be able to purchase a ticket using the ticket vending machine. If the cost of the ticket is less than or equal to the amount on the debit card, and you use the ticket vending machine to purchase your ticket, select the "credit" option. IMPORTANT: Even though the card has a Visa debit logo, do not select the "debit" option at a ticket vending machine as it may prevent the transaction from completing.

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### **I purchase my tickets through CommuterDirect.com using my TRANServe debit card. Why doesn't my Commuter Direct account automatically change when my benefit changes?**

Commuter Direct is unaffiliated with the SEC or TranServe; therefore, Commuter Direct will *not* automatically change your account when your benefit changes.

Whenever you have a change to your benefit, you need to log into your **Commuter Direct account** and update the amount that is drawn from your debit card to your new benefit amount or you may call them at 703-228-RIDE to speak to a customer service representative. It is recommended that you check your TRANServe debit card balance to ensure that the new benefit amount is available before you make the change to your Commuter Direct account. You can check your debit card balance by calling **1-866-891-6951**, or if you have registered your card online, you can view your balance at [www.myaccount.chase.com](http://www.myaccount.chase.com).

### **How are the benefits received if I commute via a registered van pool?**

Participants who commute via a registered van pool will be issued a TRANServe debit card. The card will be funded with your benefit on the 10th of each month. Any transit benefit funds that are remaining on the card on the 9th day of the following month will be returned to the SEC. The participant will need to coordinate with the van pool operator to initiate the payment of their van pool fare.

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### **What do I need to do if my SmarTrip card is lost or stolen?**

If your card is lost or stolen, you should:

1. Immediately report your lost/stolen card to WMATA. You may call them at (888) 762-7874 and press zero to speak with an operator, or you may e-mail them at [SmarTrip@wmata.com](mailto:SmarTrip@wmata.com). WMATA will make your card inactive in their system, and the card will no longer be usable. When you call or e-mail, you will need to provide the following information:

- SmarTrip card serial number (if known)
- Name of registered cardholder
- Address under which the card was registered
- Current address (if different from address above)
- Phone number
- When and where the SmarTrip card was last used (provide place, bus/rail/parking, date, and time)
- Approximate balance of SmarTrip card

2. Obtain a new SmarTrip card. You have two options:

- WMATA will offer to send you a replacement card that will have the balance of your personal purse from the card that was lost/stolen, minus a \$5 replacement fee. The card will be shipped in five business days and will already be registered to you.
- If you do not want to wait for a card to be shipped, you may purchase one at Metro sales offices, retail outlets, and commuter stores. SmarTrip cards are also sold through vending machines at all stations where parking is available. If you purchase a card on your own (i.e., if WMATA doesn't ship it to you), you will need to register your card online at the WMATA card registration page and call WMATA to transfer the balance of your personal purse from your lost/stolen card to your new card.

3. Send the new card number and the last four digits of your Social Security Number to [TransitBenefit@sec.gov](mailto:TransitBenefit@sec.gov). The Transit Benefit office will have the amount remaining in your transit purse and your future monthly benefits assigned to your new card. You do not need to complete a new form if the card number is the only change.

4. Add your new card to your [online SmarTrip account](#) so you can view the amounts in your personal and transit purses.

### **What do I need to do if my SmarTrip card is broken or malfunctioning?**

If your SmarTrip card is broken or malfunctioning but is still within your possession, please follow steps 2 - 4 in the response to the question above regarding lost or stolen cards.

### **What do I need to do if my TRANServe debit card is lost, stolen, or damaged?**

If your TRANServe debit card is lost, stolen, or damaged, you should notify Chase Customer Service at **1-866-891-6951** to have your card cancelled. A replacement card will be issued and sent to the Transit Benefit Program Manager within 2-3 business days. You will be notified via e-mail when the card arrives and is available for pick-up.

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