

Q. Who is eligible for the Harvard University Transit Pass Program?

A. With very few exceptions, benefits eligible faculty and staff paid directly by Harvard University are eligible for this benefit.

Q. What information do faculty and staff need to enroll?

A. Faculty and staff need a Harvard ID and PIN to enroll at the online ordering system accessible through: www.commuterchoice.harvard.edu By ordering online, employees authorize Harvard to payroll deduct their portion of the cost of the order. To receive order confirmations and messages, employees must enter a valid email address.

Q. Does Harvard subsidize transit passes?

Yes and No. Harvard offers a 50% subsidy for one monthly *MBTA pass* for each eligible employee. *Private Transit Products* **are not subsidized**, however by purchasing through Harvard's program, employees receive pre-tax savings. The savings will vary depending upon your tax bracket and withholdings but can be up to 35%.

Q. How do faculty and staff order Transit Products and what are the ordering deadlines?

A. Faculty and staff with a Harvard ID and PIN can order a subsidized MBTA monthly pass and/or non-subsidized private transit products **online** at: www.commuterchoice.harvard.edu. The **order deadline for online enrollment** is the first day of the month prior to the month of use. For example, order your pass online by March 1 for April usage.

Q. How do I place an order if I do not have a Harvard ID and PIN?

If you **do not have a Harvard ID and PIN**, contact Crosby Benefits Systems at 1-800-462-2235 (#6) or servicecenter@crosbybenefits.com to request a Paper Purchasing Form or download it at: www.commuterchoice.harvard.edu. **The deadline for a paper order** form is the 25th of the second month prior to the month of use. For example, submit your paper form by February 25th for an April pass.

Q. As a new employee, when should I order my pass and when can I expect my first Transit Order products?

A. **New employees** should allow 5-9 weeks from the start of their employment to receive their first transit order. To expedite the process, try logging into the online ordering system as soon as possible.

New employees hired through the HIREs interface automatically enter the payroll system as an "ineligible" pay category. The transition to a "paid" pay category normally

occurs with receipt of your first paycheck. If you receive an error message at your initial login, this switch probably has not occurred. Ask your local HR representative to manually switch you from "ineligible" to "paid." A weekly file transfer between Harvard and Crosby Benefits occurs every Thursday evening so by Friday afternoon employees should be able to login and place their order. This transfer also occurs on the last day of each month.

Q. What do I need to know about MBTA and Private Transit pass types and fares?

A. MBTA Monthly Passes

- Durable CharlieCards, used on buses and subways, will be mailed to your home only once prior to your enrollment date and automatically recharged monthly. Please retain this card.
- **DO NOT** throw away the CharlieCard at the end of the month. It should last for up to 5 years. Also, **DO NOT** punch a hole in your CharlieCard, as it may damage the imbedded computer chip and cause the card to malfunction.
- Monthly commuter rail and boat passes are magnetic striped plastic CharlieTickets, not CharlieCards, which are mailed to your home between the 15th and 23rd of each month for use in the following month..
- Senior/TAP passes are also CharlieTickets mailed monthly between 15th and 23rd of each month for use in the following month.
- Products will arrive in non-descript, white envelopes from Crosby Benefit Systems.

Monthly Pass Description	Harvard Price	Monthly Pass Description	Harvard Price
<input type="checkbox"/> Local Bus	\$20.00	<input type="checkbox"/> Commuter Rail Zone 2 Monthly	\$75.50
<input type="checkbox"/> Link Pass (Bus/Subway)	\$29.50	<input type="checkbox"/> Commuter Rail Zone 3 Monthly	\$81.50
<input type="checkbox"/> Inner Express Bus	\$44.50	<input type="checkbox"/> Commuter Rail Zone 4 Monthly	\$93.00
<input type="checkbox"/> Outer Express Bus	\$64.50	<input type="checkbox"/> Commuter Rail Zone 5 Monthly	\$105.00
<input type="checkbox"/> Monthly Boat	\$99.00	<input type="checkbox"/> Commuter Rail Zone 6 Monthly	\$111.50
<input type="checkbox"/> Senior/TAP	\$10.00	<input type="checkbox"/> Commuter Rail Zone 7 Monthly	\$117.50
<input type="checkbox"/> Commuter Rail Zone 1	\$67.50	<input type="checkbox"/> Commuter Rail Zone 8 Monthly	\$125.00
<input type="checkbox"/> Commuter Rail Zone 1A	\$29.50		

B: Private Transit Products

- Harvard University offers pre-tax savings for private transit products. A Harvard subsidy does not apply.
- Products will be mailed to your home address (on file in PeopleSoft) in non-descript, white envelopes from Crosby Benefit Systems between 15th and 23rd of each month.
- Be aware of expiration dates on Private Transit Products

ALL Private Transit providers accept Commuter Check(s): *Minimum Value \$10; Maximum Value \$230.*

In addition to Commuter Checks, the website offers the following Private Transit products:

Pass Description	Price	Pass Description	Price
<input type="checkbox"/> Bloom Bus (10 ride)	\$60.00	<input type="checkbox"/> DATTCO (1 way)*	Varies
<input type="checkbox"/> Bloom Bus (Bridgewater, 10 ride)	\$50.00	<input type="checkbox"/> DATTCO (roundtrip)*	Varies
<input type="checkbox"/> (The) Coach Company (10 ride)*	Varies	<input type="checkbox"/> DATTCO (10 ride)*	Varies
<input type="checkbox"/> (The) Coach Company (20 ride)*	Varies	<input type="checkbox"/> DATTCO (40 ride)*	Varies
<input type="checkbox"/> (The) Coach Company (1 way)*	Varies	<input type="checkbox"/> (A) Yankee Line (10 ride)	Varies

*Prices vary depending upon origin/destination

For additional pricing information, visit: www.commuterchoice.harvard.edu and click on your carrier

Q. What are Private Transit Products and where can Faculty and Staff view a list of these providers?

Private transit products include bus and train providers other than the MBTA: 128 Business Council – Alewife Shuttle, Amtrak, Bloom Bus, Bonanza Bus Lines (Operated by Peter Pan), Boston Express Bus, Brockton Area Transit, (The) Coach Company, C&J Trailways, Concord Coach, Dartmouth Coach, DATTCO, Greater Attleboro Taunton Regional Authority (GATRA), Greyhound, Lowell Regional Transit Authority (LRTA), MassRIDES Vanpool, MetroWest Regional Transit Authority (MWRTA), Merrimac Valley Regional Transit Authority (MVRTA), Peter Pan Bus Lines, Plymouth & Brockton, Pioneer Valley Transit Authority (PVRTA), Vermont Transit (Operated by Greyhound), VPSI Vanpool, Worcester Regional Transit Authority (WRTA), and (A) Yankee Line.

This complete list can also be viewed at www.commuterchoice.harvard.edu or at the on-line ordering system, click “Transit Order” from left side menu then choose either “Private Transit Providers Only” or “MBTA and Private Transit Providers” for the drop down list.

Q. May I purchase BOTH Transit Products AND an annual Parking Permit at Harvard?

A. No. Harvard does not allow employees to purchase both Transit Products (i.e. a subsidized MBTA monthly pass and/or private transit products) **and** an annual parking permit.

A subsidized MBTA monthly pass and/or private transit products may be purchased in conjunction with an EVENING COMMUTER permit, a MOTORCYCLE permit, or

DAILY permits. DAILY parking permits can be purchased online at:
<https://www2.uos.harvard.edu/cgi-bin/permit/purchase.pl>

Q. How do I return my parking permit to become eligible for Transit Products?

A. Plan early. To make a smooth transition from a parking permit to Transit Products, begin the process 8 to 9 weeks in advance. Return your parking permit to the Parking Office staff and tell them that you are returning your permit to begin receiving Transit Products. An employee returning a parking permit during the first three weeks of a month will be issued a temporary parking permit for the following month, and begin receiving Transit Products the month after that.

For example, an employee returning a parking permit during the first 3 weeks of February should be able to log-in to the online ordering system by the end of February and place a Transit Order for April. Please refer to: **Q: How do Faculty and Staff order Transit Products and what are the ordering deadlines?**

Note: You should be eligible to access the online ordering system through the link at www.commuterchoice.harvard.edu within 8 calendar days of returning your parking permit.

Q. What is a Commuter Check?

A Commuter Check voucher allows you to purchase transit passes, tickets, cards, or other fare media from transit providers and retail merchants, and/or to pay vanpool fares. It may be the most flexible way to pay for your transit expense.

You may order multiple Commuter Check vouchers with denominations that meet your transit needs, while fully taking advantage of pre-tax savings. Valid for 13 months, Commuter Check vouchers provide a great option for frequent or infrequent riders. The Commuter Check is offered as an alternative to actual passes for many of the Private Transit Providers.

Q. Are Vanpools considered part of Private Transit Products?

YES! Harvard employees can now purchase Commuter Checks, at pre-tax savings, to pay for their participation in a vanpool. Select either the MASSRides – Vanpool or VPSI – Vanpool option from the drop down list at Private Transit Providers. For employees without a Harvard ID & Pin number, please refer to: **Q: How do I place an order if I do not have a Harvard ID and PIN?**

If you are interested in additional information on vanpools, please contact the *CommuterChoice* Program at 617-384-RIDE or commuterchoice@harvard.edu

Q. How do faculty and staff order a MBTA pass only; Private Transit products only; Vanpool Commuter Checks or all?

At the on-line ordering system, click “Transit Order” from the left side menu. Follow the on-screen instructions and choose one of the following: “MBTA Only” (color coded red); “Private Transit Providers Only” (color coded blue); or “MBTA and Private Transit providers” (color coded black). Please scroll to the bottom of the page to view all offered pass types.

For employees without a Harvard ID & Pin number, please refer to: **Q: How do I place an order if I do not have a Harvard ID and PIN?**

Q. How do I change my transit order, make changes to my account information, or drop out of the program?

A. Visit www.commuterchoice.harvard.edu and click “[Manage Your Account](#)”. At the Home page, modify existing order or cancel order. Click “Transit Order” from the left side menu to add additional products to your order.

Update home address changes in PeopleSoft. Update your email address at the online ordering system.

For employees without a Harvard ID & Pin number, please refer to: **Q: How do I place an order if I do not have a Harvard ID and PIN?**

Q. What if I don’t want my Transit Products mailed to my home?

A. Harvard requires delivery of Transit Products to the employee’s home address. **IMPORTANT:** Immediately update address changes in PeopleSoft <http://harvie.harvard.edu> or contact your department’s Human Resources Office. (Your updates will be automatically uploaded to your account when the weekly file transfer occurs between Harvard and Crosby Benefits on Thursday evenings. By Friday afternoon, employees should see this change reflected at the online ordering system.)

Q. Do I have to pay for my Transit Products via pre-tax payroll deduction?

A. Yes. An integral part of the program, pre-tax payroll deduction, offers additional savings on your transit products in the vicinity of 35% (in addition to your 50% Harvard subsidy on MBTA monthly passes).

Employees not interested in payroll deduction can purchase, at full price, MBTA passes at: www.mbta.com. If you choose this option, you will still receive home delivery but you will **not** be participating in Harvard’s discounted program.

Q. How does the payroll deduction work and when will I see it reflected in my check?

A. The cost of your Transit Products will be deducted from your paycheck on a pre-tax basis. Pre-tax savings will vary depending upon your tax bracket and withholdings and therefore will not be reflected at checkout of the online system but will be reflected in your pay stub. The cost of transit passes can be reduced by up to 35%.

Your pay stub will show the cost of your pass, including: **Harvard’s subsidy to the MBTA monthly pass (TRANSNTB); Employee’s Pre-tax Contribution (TRANSBT); Employee’s Post-tax Contribution (TRANSAT)**

Example: The timing of the deduction for a November pass depends on your pay date:

- Weekly: Third check in October*
- Bi-weekly: Second check in October
- Monthly: October paycheck

* The full cost for the monthly transit order will be deducted from the check indicated above. If a single paycheck doesn’t cover the full amount of the pass, the remainder is deducted in subsequent paychecks.

NOTE FOR POST DOCS ONLY: Non-employee post-docs are not eligible for a pre-tax deduction. For **US citizens or resident aliens**, the Harvard-paid subsidy on the MBTA pass will be reportable income. For **non-resident aliens**, the Harvard-paid subsidy on the MBTA pass will be reflected as a taxable benefit. This amount will be added to your reportable income with the appropriate tax withholding.

Q. Is there a limit to the pre-tax Transit Product deduction?

A. Yes. The new IRS pre-tax allowance for transit has increased from \$120/month per employee to \$230/month on federal taxes.

Q. The online ordering platform doesn’t show my pre-tax discount on Transit Products. Do I still receive the pretax savings?

A. Yes. Because pre-tax savings will vary from one individual to another depending on income and filing status, the online ordering system only displays the Harvard subsidized amount.

Q. What is the online Calendar Function and how do I use it?

A. The Calendar Function allows participants to: **1)** order products for one month only **OR 2)** order the same products each month (recurring)

New Users:

After selecting your transit products, “Monthly Order Recurring Settings” will appear.

Select “**No**” if you want to order products for one month and come back to the system every month to order.

Select “**Yes**” to have your order recreated each month. Participants authorize the **entire** order (MBTA **and** Private Transit Products) to be automatically recreated on a monthly basis. It also authorizes a monthly payroll deduction for the cost of the order for all subsequent months.

“Recurring” also allows a participant the flexibility to choose the month(s) during the year which they **do not** want to receive their transit order without having to cancel the entire order and reapply at a later date. An order will be created for every **checked** month. **Uncheck** a box if you do not want to receive an order for that month.

After clicking “Purchase,” a confirmation notice listing the month(s) you did **not** request will appear. To revise or delete, click “Return Home.”

Existing Users:

At Home page, use “Edit Recurring Options.” **Check** boxes of month(s) you wish to receive your transit order or **uncheck** boxes next to month(s) you do not wish to receive your transit order.

Please note: If you uncheck a month above, this "unchecking" will not apply to future years. Please login to the site each year to "check" or "uncheck" for the upcoming twelve months.

CharlieCard holders (Bus & Link) who skip a month will receive a **new** CharlieCard when participation in the program resumes. MBTA technology does not yet allow for deactivating and reactivating the same card.

Q. What happens if my transit order is not received, or defective?

A. **Monthly CharlieCard Local Bus or LinkPass:** If you do not receive your CharlieCard, or it becomes defective, contact Crosby Benefit Systems, 1-800-462-2235 #6 or email at servicecenter@crosbybenefits.com. A new card will be sent overnight to your home (no signature required) within 24 hours. Your old CharlieCard will be deactivated.

To request reimbursement for commuting expenses incurred while without ordered product, please submit a written request by either email: commuterchoice.harvard.edu or fax: 617-495-9119. When submitting your request, receipts are **not** necessary, however please be sure to include: your full name, your Harvard University ID number, a contact phone number and whether your paycheck is direct deposited.

Questions? Call: 617-384-RIDE or email: commuterchoice@harvard.edu

Monthly Commuter Rail, Boat, or Senior/TAP Pass or Private Transit Products:

Step 1: Check your online account or contact Crosby Benefits at 1-800-462-2235 #6 to verify mailing date for transit products.

Step 2: Purchase the same transit product(s) that you ordered, at full price. **Be sure to get a receipt.**

Step 3: Submit a copy of the receipt(s) as proof of purchase and a signed “Non-Received/Incorrect Pass Affidavit” (available at www.commuterchoice.harvard.edu)

Step 4: Fax or mail completed, signed form and receipt(s) of purchase so they are RECEIVED no later than the 10th of the month to: Crosby Benefit Systems via fax: 617-904-1680 or mail: Customer Service – Refunds; P.O. Box 70; New Town, MA 02456. Incomplete forms will not be processed.

If you receive your ordered transit product(s) after you purchase a replacement, you **MUST** return it/them to Crosby.)

Harvard will provide a refund for **one** non-received monthly transit order per participant per year.

To request reimbursement for commuting expenses incurred while without ordered product(s), please submit a written request by either email: commuterchoice@harvard.edu or fax: 617-495-9119. When submitting your request, receipts are not necessary, however please make sure to include: your full name, your Harvard University ID number, a contact phone number and whether your paycheck is direct deposited. Questions? Call: 617-384-RIDE or email: commuterchoice@harvard.edu

Q. What happens if I lose my pass and/or product(s) or if it is/they are stolen?

A. Regretfully, Harvard cannot be responsible for lost or stolen transit products thus will not reimburse for out of pocket expenses.

For a lost or stolen CharlieCard, contact Crosby Benefit Systems at 1-800-462-2235 #6 or servicecenter@crosbybenefits.com. A new card will be sent to your home via first class mail within 2-3 business days. Your old CharlieCard will be deactivated.

Q. Do I qualify for Senior/TAP Pass?

Seniors 65 and older with a valid Senior ID may purchase the monthly MBTA Senior/TAP pass through Harvard’s online ordering system. The Senior ID is available at the Senior & Access Pass Office, Back Bay Station OR at the Senior/T.A.P. ID Center, Downtown Crossing Station (located on the Summer Street Subway Concourse between Washington and Chauncy Streets).

Office hours for both locations are Monday - Friday, 8:30am-5:00pm (closed on holidays). Call 617-222-5976, 617-222-5854 (TTY), or 1-800-543-8287.

Customers with existing MBTA Senior IDs issued prior to May/June 2005, must obtain a new Senior ID at one of the two locations noted above.

Persons with disabilities having a valid TAP (Transportation Access Pass) ID may purchase the monthly MBTA Senior/TAP pass through Harvard's online ordering system. Visit http://www.mbta.com/fares_and_passes/reduced_fare_programs/ for a TAP ID application. The TAP ID is available at the Senior & Access Pass Office located at Back Bay Station. Office hours are Monday - Friday, 8:30am-5pm (closed on holidays). Call 617-222-5976, 617-222-5854 (TTY), or 1-800-543-8287.

Medicare Card holders are automatically eligible for a TAP ID. Customers with existing MBTA TAP IDs issued prior to May/June 2005, must obtain a new TAP ID available at the location noted above.

Good for unlimited travel on Local Bus and Subway, the Senior/TAPpass **does not** include discounts on Express Bus passes, Commuter Rail passes or Boat passes.

Q. How do I get a car insurance discount as a regular transit rider?

A. Most insurance companies offer up to a 10% discount on parts of your auto insurance policy when you submit proof of participation in Harvard's Transit Program for 11 of 12 months. At "Transit History" from the online ordering system, click "Reference Number" for each month and print receipt; or contact Crosby Benefit Systems at 1-800-462-2235 #6 or servicecenter@crosbybenefits.com for a letter stating proof of participation. Be sure to contact your insurer regarding eligibility and documentation.

Q. What is the "Commuter Deduction" I see on the 2008 Massachusetts Income Tax Form?

A. The Massachusetts Department of Revenue's Personal Income Tax Commuter Deduction (discussed in [TIR 06-14](#)) may be available to employees who have after-tax deductions taken for their monthly transit orders. The Commuter Deduction provides a deduction for "amounts expended by an individual for tolls paid for through a Fast Lane account or for weekly or monthly transit commuter passes for MBTA transit, bus, commuter rail or commuter boat, not including amounts reimbursed by an employer or otherwise." The deduction applies to the portion of amounts expended by an individual that exceed \$150, to a maximum of \$750. For full text of the requirements, visit: <http://www.mass.gov/>

****PLEASE CONSULT A TAX SPECIALIST IF YOU HAVE ANY QUESTIONS****