

Save money on your monthly work related parking or vanpooling expenses when you enroll in a pre-tax Parking/Vanpooling Account!



#### **What is a Pre-Tax Parking/Vanpooling Plan?**

A pre-tax Parking/Vanpooling Plan allows you to avoid taxes on the money you use to pay for parking at non-county parking lots or meters that allow you to get to and from work or vanpooling expenses by setting aside pre-tax dollars into a special designated account. Depending on your tax bracket, you could save up to 30% on state, federal and FICA taxes.

#### **How Does It Work?**

Estimate the money you expect to pay for parking at non-county parking lots or meters that allow you to get to and from work or vanpooling costs and have that dollar amount withheld from your paychecks pre-tax each month. The money you elect to be withheld from your paycheck is credited to an account in your name that is used to pay for your parking expenses.

#### **For Example:**

Let's assume you spend \$100.00 per month on parking expenses at work. This expense is unavoidable because you drive to work every day. The average person's tax bracket is about 30%, meaning they have to make \$143.00 in income to be able to take home \$100.00 as disposable income after tax deductions have been made.

By signing up for the Parking Plan, \$100.00 will be withheld from your paychecks over a month-long period pre-tax, so you never have to pay the state, federal and FICA taxes on your parking expenses! If you fall within a 30% tax bracket this will save you approximately \$30 every month!

*See reverse side for more plan details!*

## Maximum Contribution Amounts

The IRS issues monthly maximum contribution amounts, which are subject to change and usually do once a year. If the cost of your parking/vanpooling expenses increases or decreases, you can change the amount of your salary withholding each month, with any change you make becoming effective with the first pay period beginning on or after the following month.

Maximum Monthly Parking Contribution: \$315\*

Maximum Monthly Vanpooling Contribution: \$315\*

*\*Amounts will be adjusted annually by the IRS.*

**PLEASE NOTE:** if you terminate employment, unused parking/vanpooling amounts are forfeited. You can submit claims for eligible expenses incurred while actively employed.

## Customer Service

If you have questions about your account, our customer service agents are ready to assist you.

**Hours:** M-F, 7:30 am - 9:00 pm CT

**Phone:** (716) 362-5442 or (833) 752-9413

**Online:** [hennepin.padmin.com](http://hennepin.padmin.com) (click online chat at the top of the page)

## Benefits Card

If you enroll in this plan you will receive a debit card that can be used to pay for your parking/vanpooling expenses. Employees who enroll in the Flexible Spending Account (FSA) and the Parking/Vanpooling Account will receive one debit card for both accounts. If you enroll in the FSA and enroll in the Parking/Vanpooling Account, your election amount will automatically be added to your FSA Benefits Card.



## Parking/Vanpooling Claims

If you don't use the Benefits Card, choose from one of the easy options below to receive reimbursement for your parking/vanpooling claims.

### 1 QuikClaim

Instantly submit claims and receipts directly from your smartphone. Log into your P&A Account at [hennepin.padmin.com](http://hennepin.padmin.com) from your mobile device by selecting Account Login and follow the prompts on your screen.

### 2 Electronic Claim Upload

Upload claims online at P&A's website [hennepin.padmin.com](http://hennepin.padmin.com) by logging into your P&A account. Select Upload Claim/Documentation under the Member Tools tab.

### 3 Fax or Mail a Paper Claim

Claim forms are available at [hennepin.padmin.com](http://hennepin.padmin.com). Print and complete a form and either fax or mail it to P&A Group.

Fax: (833) 752-9412 | Mail: P&A Group, 6400 Main Street, Suite 210 Williamsville, NY 14221

## Claims Reimbursement

After we receive the claim, a reimbursement check will be mailed to you or you can sign up for direct deposit reimbursement and have your funds automatically deposited into your designated checking or savings account. Direct deposit is recommended - it provides faster reimbursement and the opportunity to use less paper! To enroll in direct deposit, log into your P&A account at [hennepin.padmin.com](http://hennepin.padmin.com) and select Direct Deposit under quick links.

## Mobile App

Manage your account through our mobile app. Go to the App Store or Google Play and search "P&A Group" to download it today! Register for account alerts, submit claims, order a Benefits Card, check your balance and more!

