alight

Smart-Choice Accounts™

Don't lose the chance to put up to $1,000 back into your pocket this year!

Participating in a commuter account is like receiving a 30% discount on mass transit and parking expenses.

How does a commuter account work?

A commuter account allows you to set aside pre-tax and post-tax dollars for mass transit and parking expenses associated with your daily commute to work.

There are two types of commuter accounts: mass transit and parking. You have the option to enroll in one or both accounts. You choose a monthly election amount, up to the IRS limit for mass transit expenses and parking expenses. The money is placed in your account via payroll deduction* and then used to pay for eligible commuting expenses.

Why should I enroll in a commuter account?

If you take public transportation to work or pay for parking, you'll want to take advantage of the savings these plans offer. Money contributed to a commuter account is free from federal and state taxes and remains tax-free when it is spent on eligible expenses. On average, participants enjoy a 30% tax savings on their annual contribution. This means you could be saving up to $1,000 per year on commuter expenses!

Ordering Commuter Products Is as Easy as 1-2-3

If you would like to participate, just follow these three simple steps to purchase commuter products online:

1. Log on to mydsm-firmenichbenefits.com and navigate to the Commuter widget/ Quick Links on the Alight WorkLife portal.

2. On the Commuter Benefits Dashboard, click the Place an Order hyperlink.

3. Follow the on-screen prompts to initiate your transaction and submit your order.

All orders must be placed by the 10th day of the month to have a transit and/or parking pass available for the following month (Long Island and Metro-North Rail Roads require a cutoff of the 4th of the month). For example, employees must place order(s) by December 10th to have a transit and/or parking pass available for the month of January.

Qualifying expenses

What qualifies?

Commuter funds can cover costs for:

- Bus, ferry, train, subway tickets and passes
- Vanpool fees when there are six or more adult passengers
- Parking expenses, including parking at or near your place of work or at the location from which you take mass transit to get to work

What doesn't qualify?

Certain expenses are not eligible, for instance:

- Tolls
- Taxis
- Gas/fuel
- Mileage

Online & mobile access

Get instant access to your account with the Alight WorkLife Mobile App.

- View your pending order(s)
- View your current balance and transaction history
- View important alerts and communications
- Activate and manage your Commuter Check Prepaid Mastercard

Log in to your account at your employer's benefits website.

Download the Alight Mobile App on the App Store or Google Play.

Helpful hints

- You must have funds in your commuter account before you can spend them.
- You can change your election amount or terminate plan participation at any time.
- You do not need to submit receipts for your commuter expenses. When you swipe your card to pay for an eligible expense, it will automatically be validated and approved.
- If your parking provider cannot accept the debit card, you can submit a claim online with your receipt
- The easiest way to manage your account is on your employer's benefits website or through the Alight Mobile App.
- Any unused funds that remain in your account at the end of the year will be carried over into the next plan year, if you continue to participate in the plan.