



# 2023 Commuter Flexible Spending Account (FSA) Overview & FAQs

for U.S. Benefits Eligible Employees

## Overview

### Simple Access to Your Funds

With the Wex Visa Debit Card, you can pay participating providers at the time of service directly from your transit and/or parking account. You may also pay out of pocket and then submit a reimbursement request to Wex.

### Transit Benefit

Get to and from work tax-free. Common eligible expenses include transportation by train, bus, subway and ferry.

The 2022 pre-tax Commuter FSA limit is up to \$280 per month. The 2023 Commuter FSA limits are not yet available.

### Parking Benefit

Pay for parking at or near your regular place of employment tax-free. The 2022 pre-tax Commuter FSA limit is up to \$280 per month. The 2023 Commuter FSA limits are not yet available.

**Note:** Tax benefits vary by state.

## A Closer Look

### How the Commuter FSA Works

- The 2022 IRS pre-tax maximum is \$280 per month for mass transit and parking. The IRS has not yet released the 2023 maximum.
- Once you enroll in the benefit and elect your contribution amount, Wex will mail your debit card to your home address.
- Payroll deductions will begin as soon as administratively feasible after your enrollment is completed. If enrolling as a new benefit during 2023 Annual Enrollment, deductions will normally begin on your first pay in January.
- Once money has been deducted from your paycheck and deposited into your Commuter FSA, you can begin using the debit card or submit claims for reimbursement.
- You can enroll or make changes to the Commuter FSA anytime during the year.

**Not covered:** Tolls, taxis, fuel/gas, mileage, business trip costs, airport parking fees.

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## Enrollment

### You Can Enroll Now

You can enroll any time during the year. Payroll deductions begin as soon as administratively feasible after your enrollment is completed. You will have access to your funds upon receipt of your Wex Visa debit card and when payroll deductions have begun.

**For inquiries** about the Commuter FSA, visit [customerservice@wexhealth.com](mailto:customerservice@wexhealth.com).

**For claims**, call (866) 451-3399 or fax (866) 451-3245.

**To enroll or make changes**, call the Chemours Benefits Service Center at (844) 215-5096 or visit [MyChemoursBenefits.com](https://www.MyChemoursBenefits.com).

## FAQs

### 1. Why should I participate in the Commuter FSA?

The Commuter FSA benefit administered by Wex, is a convenient way to reduce your commuting expenses, using pre-tax money through payroll deduction. More information is available online at [wexinc.com/solutions/benefits](https://wexinc.com/solutions/benefits) or call (866) 451-3399.

### 2. What is the maximum amount I can have deducted pre-tax to put toward my mass transit and parking costs?

The IRS pre-tax maximums for 2022 are \$280 per month for mass transit and \$280 per month for parking. The IRS maximums for 2023 has not yet been released.

**Note:** Tax benefits vary by state.

### 3. Which expenses are eligible for commuter benefits?

Common eligible expenses include transportation through train, bus, subway and ferry. Expenses must be incurred by the employee.

### 4. How do I enroll in the Commuter FSA?

Enroll online by visiting [MyChemoursBenefits.com](https://www.MyChemoursBenefits.com) or can call The Chemours Benefits Service Center (844) 215-5096.

**Note:** You can enroll, change or stop the amount that you contribute to your Commuter FSA at any time during the year.

### 5. What is the timing of payroll deductions and when can I start using the benefit?

Your payroll deductions are based on your regular payroll schedule, bi-weekly or monthly. Once funds are deducted from your paycheck and deposited into your Commuter FSA you can begin using the Wex Visa debit card to purchase transit or parking products or submit claims for re-imbursement.

### 6. What are my reimbursement options?

Transit products can be purchased with your Wex Visa debit card or through the "Pay the Provider" option online at [wexinc.com/solutions/benefits](https://wexinc.com/solutions/benefits). Vanpooling and parking services can also be purchased by using the debit card or through the "Pay the Provider" option online. They can also be purchased by filing an online claim for out-of-pocket expenses.

### 7. What might cause my debit card transaction to be declined?

The most common card denial occurs because of a lack of funds. Your Commuter FSA must have funds deposited from your paycheck into the account before you can use the debit card to make a purchase. You can call the Wex Participant Services team at (866) 451-3399 for assistance. Cards will also decline at non-transit authorities (e.g. Walgreens, Albertsons, Safeway, Shoprite etc.) due to the merchant category transaction IDs of supermarkets, drugstores or pharmacies.

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## 8. How many debit cards will I receive with my Commuter Plan?

Wex will mail a Commuter FSA debit card to your home address. Employees will receive one debit card per household. Commuter benefits are only to be used for the eligible Chemours employee.

## 9. What happens if I misplace my debit card?

You can order replacement cards online at no additional cost or by contacting the Wex Participant Services team at [\(866\) 451-3399](tel:8664513399).

## 10. What happens if I choose to no longer participate in the Commuter FSA Plan but I am not leaving the company?

Your transit and/or parking FSA will be updated accordingly, and your debit card will no longer work for transit or parking transactions. You can continue to submit claims for 90 days following the date that you end participation in the Commuter FSA Plan.

## 11. What happens if I leave the company?

Your Commuter FSA debit card will be deactivated and you will have a run-out period of 90 days to submit transit and/or parking claims that were incurred during your active employment with Chemours. Any remaining funds will be forfeited.

## 12. How will my commuter benefits work in Philadelphia, New Jersey and California?

The plan will work as normal for Philadelphia, New Jersey and California participants, and a debit card can be used; however, some of the providers in these areas do not differentiate debit card coding between a parking or transit purchase (e.g. PATCO and CALTRAIN). When using the card at these providers, the funds will pull from your parking balance first and then from the transit balance if you are enrolled in both plans. (This will only affect participants enrolled in both transit and parking plans.) To avoid this, you can file claims online or by using the mobile application.

## 13. What's not covered?

Tolls, taxis, gas/fuel, mileage, business trip costs, airport parking fees are not covered Commuter FSA eligible expenses.

## 14. What happens to my balance at the end of the year?

Your balance will roll over from year to year as long as you continue to participate in the Commuter FSA Plan as an employee of Chemours.

## 15. How long do I have to file a claim for reimbursement for my Parking and/or Transit expenses?

You must submit your claim for reimbursement within 180 days after the date of services, as long as you continue to participate in the Commuter FSA Plan as an active employee of Chemours.

Whenever you have questions, call the Chemours Benefits Service Center at [\(844\) 215-5096](tel:8442155096) or visit [MyChemoursBenefits.com](https://www.MyChemoursBenefits.com).

Go right to the benefits site! Scan the code with your phone camera.

