

# Inspira Commuter Benefits Solution

QUICK REFERENCE GUIDE

Visuals as of 7/3/25



# How to Enroll

## Commuter Parking

ABC Company

ENROLL NOW



### Do you pay for work-related parking expenses?

Enroll in a commuter parking account and start saving!

*A monthly pretax election of **\$300** could save you up to **\$800 per year.**\**

*Another perk? You'll get **\$100.00 per month** from your employer to help cover your parking expenses.*

*\*This savings example is for informational purposes only. Your savings will depend on your election amount, income and tax rate.*

## Commuter Transit

ABC Company

ENROLL NOW



### Do you pay for transit expenses for your commute to and from work?

Enroll in a commuter transit account and start saving!

*A monthly pretax election of **\$300** could save you up to **\$800 per year.**\**

*Another perk? You'll get **\$100.00 per month** from your employer to help cover your transit expenses.*

*\*This savings example is for informational purposes only. Your savings will depend on your election amount, income and tax rate.*

From your commuter dashboard, click "Enroll Now."

# How to Enroll

The screenshot shows a two-step enrollment process. Step 1, 'Choose your election amount', is the active step. It features a text input field with '\$400.00' entered. Below the input is a warning box with an exclamation mark icon and the title 'Review these important reminders'. The reminders list: 'Your employer will cover \$100.00 of your monthly election.', 'The IRS pre-tax contribution limit is \$325.00 per month.', and 'If your monthly election is more the pre-tax limit, the excess amount will be deducted from your paycheck post-tax.'. A blue 'CONTINUE' button is at the bottom left.

**1** Step 1  
Choose your election amount

**2** Step 2  
Review and submit

## Choose your monthly election amount

Enter the amount you plan to use for eligible parking expenses each month.

\*Indicates required field

Monthly election amount\* ?

\$400.00

**!** Review these important reminders

- Your employer will cover **\$100.00** of your monthly election.
- The IRS **pre-tax** contribution limit is **\$325.00 per month**.
- If your monthly election is more the pre-tax limit, the excess amount will be deducted from your paycheck post-tax.

CONTINUE

Enter your monthly election amount and click "Continue."

# How to Enroll

1 ————— 2

**Step 1**  
Choose your election amount

**Step 2**  
Review and submit

## Review and submit

Review the details below and confirm your enrollment. To change your monthly election amount, go back to [Step 1](#).

**Monthly election \$400.00**      **Effective date January 1, 2025**

**Monthly election breakdown** ?

Contribution type	Amount
Employee pre-tax contribution	\$215.00
Employee post-tax contribution	\$85.00
Employer pre-tax contribution	\$100.00
<b>Total monthly election \$400.00</b>	

[Review the enrollment confirmation statement](#) ▾

**I have reviewed the enrollment confirmation statement.\***

Review confirmation, check the box, and click “Submit.”

 **Success! You're enrolled in a commuter parking account.**

 **Here's what you need to know**

- Your monthly election of **\$400.00** will begin in **January** and continue until you change or stop your election.
- If you don't have an Inspira Card, you'll receive one in the mail before **January**.
- Once funds are in your parking account, you can use your Inspira Card to pay for your eligible parking expenses.

# How to File a Claim

The screenshot displays a commuter dashboard with the following sections:

- Available funds:** \$400<sup>00</sup>. A progress bar shows the total available funds.
- Contribution Balances:**
  - Pre-tax contribution balance: \$325.00
  - Post-tax contribution balance: \$75.00
- Monthly election:** \$400.00
- Election change schedule:**

Effective date	Amount
January 1	\$500.00
- Change Election Note:** To change your election for **January**, submit your request by **December 10**.
- Last day to file claims:** 180 days after the date of service.
- Account Actions:**
  - View account details >
  - View transactions >
  - File a claim >** (highlighted with a yellow box)
  - Link a bank account >
  - Set up account notifications >
- Manage Funds:** Manage my election >
- Quick Tips:**
  - You can use this account to help pay for parking at or near where you work or where you park to use public transit or vanpool.
  - Your monthly election includes **\$100.00** from your employer to help cover your parking expenses.

From your commuter dashboard click “File a claim.”

# How to file a claim


## Request funds – File a claim

Complete these steps to request funds from your reimbursement account. You should only use this for eligible expenses.

 Do not request funds for expenses you paid with your Inspira Card™

### 1 Tell us about your request


\*Indicates required field


Expense type\* 

Parking Expense 

Amount\*

\$150.00

Date of expense\* 

04/01/2024 

CONTINUE

### 1 Tell us about your request

Review the details below. You can edit, remove or Add another expense. If everything looks OK, continue to Step 2.

Expense type	Amount	Expense date	
Parking Expense	\$150.00	04/01/2024	<a href="#">Edit</a> <a href="#">Remove</a>

ADD ANOTHER EXPENSE

CONTINUE

Tell us about your request and click “Continue.”

Review your request and click “Add Another Expense” or “Continue.”

# How to file a claim

**2** Where should we send your funds?

Choose one of the options below.

**Send funds to my bank account**

We'll send your funds to the bank account below:

Bank of America  
Checking - 1234

**Send funds to someone else**

**CONTINUE**

Choose where to send your funds and click "Continue."

If your provider accepts direct payments, you may choose to issue your reimbursement directly to the service provider.

# How to file a claim

**3** How will you send your documents to us?

Select one of the options below.

- I don't have any documents to send.
- I'll upload my documents.
- I'll fax/mail my documents.

**CONTINUE**


Select how you will send your documents to us and click "Continue."

# How to file a claim

**4 Confirm and submit**

Read the claim certification statement and check the box to sign your claim.

\*Indicates required field


Claim certification statement 

Your signature (Check this box to sign your claim)\*

[SUBMIT](#)

Check the box to sign your claim and click "Submit."


## Request funds – File a claim

 **Success! We received your request. To view the status of your request, go to Claims.**

[TAKE ME TO MY DASHBOARD](#)

# How to change an election

**\$400<sup>00</sup> Available funds** [?](#)



**Pre-tax contribution balance** [?](#) **\$325.00**

**Post-tax contribution balance** [?](#) **\$75.00**

**Monthly election** [?](#) **\$400.00**

**Election change schedule**

Effective date	Amount
January 1	\$500.00

To change your election for **January**, submit your request by **December 10**.

**Last day to file claims**  
180 days after the date of service

**Account Actions**

- [View account details >](#)
- [View transactions >](#)
- [File a claim >](#)
- [Link a bank account >](#)
- [Set up account notifications >](#)

**Manage Funds**

- [Manage my election >](#)

**Quick Tips**

- You can use this account to help pay for parking at or near where you work or where you park to use public transit or vanpool.
- Your monthly election includes **\$100.00** from your employer to help cover your parking expenses.

Click "Manage my election."

# How to change an election

1 — 2  
Step 1 Request a change Step 2 Review and submit

## Request a change to your election

\*Indicates required field

What would you like to do?\*

Select one

Select one

Change my election amount

Stop my election

Cancel my election change

**Election change in process**

Effective date	Amount
January 1	\$400.00

Choose “Change my election amount” and enter your new monthly amount.

Click “Continue.”

1 — 2  
Step 1 Request a change Step 2 Review and submit

## Request a change to your election

\*Indicates required field

What would you like to do?\*

Change my election amount

### Choose your new monthly election amount

Enter the amount you plan to use for eligible parking expenses each month.

Monthly election amount\* ? \$500.00

Current election ? \$400.00

**Review these important reminders**

- Your employer will cover **\$100.00** of your monthly election.
- The IRS **pre-tax** contribution limit is **\$325.00 per month**.
- If your monthly election is more the pre-tax limit, the excess amount will be deducted from your paycheck post-tax.

CONTINUE

Some features may not apply; screenshots are for illustrative purposes only.

# How to change an election

1 ————— 2

**Step 1**      **Step 2**

Request a change      Review and submit

## Review and submit

Review and confirm the details below. To make a change, go back to [Step 1](#).

**Monthly election \$500.00**      **Effective date January 1, 2025**

**Monthly election breakdown** [?](#)

Contribution type	Amount
Employee pre-tax contribution	<b>\$215.00</b>
Employee post-tax contribution	<b>\$185.00</b>
Employer pre-tax contribution	<b>\$100.00</b>
<b>Total monthly election \$500.00</b>	

[Review the election change confirmation statement](#) [^](#)

By confirming your election change, you agree that your Inspira Financial commuter account is subject the following terms and conditions.

I understand:

- Any previous election agreement and/or authorization under the Plan relating to this benefit is revoked.
- If my request is to change my election amount, the dollar amount shown above will be deducted from my paycheck and deposited into my Inspira Financial commuter account.
- The maximum amount allowed in my commuter account is \$1,000.00. If my balance reaches that amount, I understand that Inspira Financial will automatically change my monthly election to \$0.00. Once my balance drops below the maximum amount, I understand that I can change my election amount.
- Social Security and Medicare taxes are not being withheld from my election.
- My election amount cannot be claimed on my income tax return or my spouse's tax return.
- This change will remain active until my election is amended or terminated.
- I can change or stop my monthly election through the Inspira website. The effective date of the change will depend on when I submit my request.
- My election may be changed or cancelled, if necessary, to comply with provisions of the Internal Revenue Code or if employer-sponsored contributions increase or decrease.
- Any amount remaining in my commuter account at the end of each month will rollover to the next month as long as I'm eligible for the plan.
- I cannot transfer money from one Inspira account to another.
- Any expenses paid under this plan must be eligible work-related commuting expenses as governed by IRS regulations.
- The Inspira Card™ may be offered with my plan. I will read and adhere to the cardholder statement I receive with the card. I agree to only use the card for eligible commuter expenses.

I have reviewed and agree to the election change confirmation statement.\*

BACKSUBMIT

Review and check the box to authorize the election change.

Click "Submit."

# How to stop an election

1 — 2  
Step 1 Request a change Step 2 Review and submit

## Request a change to your election

\*Indicates required field

What would you like to do?\*

Select one

Select one

Change my election amount

Stop my election

Cancel my election change

Election change in process	
Effective date	Amount
January 1	\$400.00

Choose "Stop my election."  
Click "Continue."

1 — 2  
Step 1 Request a change Step 2 Review and submit

## Request a change to your election

\*Indicates required field

What would you like to do?\*

Stop my election

Election change in process	
Effective date	Amount
January 1	\$400.00

**Here's what you need to know**

- If you submit this request today, your monthly election will change to **\$0.00** in **January**.
- If you need to restart your election, just come back here to change it.
- If you have money in your commuter parking account, you can continue to use those funds for eligible expenses.

CONTINUE

# How to stop an election

**1** ————— **2**  
**Step 1**                      **Step 2**  
Request a change              Review and submit

## Review and submit

Review and confirm the details below. To make a change, go back to [Step 1](#).

**You're requesting to stop your election for commuter parking.**

**Monthly election \$0.00                      Effective date January 1, 2025**

**Authorization to change election**


I authorize this election change. I understand that this will remain in effect until I notify Inspira Financial of any changes.\*

Review and check the box to authorize the election change.

Click "Submit."

## Manage my election

 **Success! We received your request to stop your election.**

Your commuter parking monthly election will change to **\$0.00** in **January** and continue until you change your election.

If you have money in your parking account, you can continue to use those funds for eligible expenses.