

The Debit Card: Frequently Asked Questions for bus and light rail purchases



1. **What is the debit card?**

The debit card (called the 121 Benefits debit card) is a VISA card that will be loaded with your Bus Pass/Vanpool Expense Account (BVEA) contributions after each pay check.

The debit card is the only way to access the funds in your account to pay for bus fares, light rail fares, and mass transit commuter passes. Your vanpool expenses cannot be paid with the debit card and will need to be submitted for reimbursement.

2. **I have paid out of pocket for transit in the past. Why do I need to use the debit card now?**

The IRS changed the regulations in 2018 regarding how mass transit commuter expenses can be reimbursed from the BVEA. The only method of reimbursement is by using the debit card to pay the transit vendor directly. Reimbursement requests by paper, online, or mobile app will not be processed for commuter mass transit expenses.

3. **How does the debit card work?**

You present the card as your method of payment at the transit station or transit service center, or use it online at the transit provider's website or transit provider's mobile app. If asked at the point of transaction whether to process your transaction as a debit or credit, respond "credit."

4. **Will I need to provide documentation for my bus and light rail purchases?**

No, you will not. The debit card is set up to only be used at allowed transit vendors and purchases will not need to be substantiated.

5. **What are allowed transit vendors?**

Allowed vendors are locations that only sell mass transit fares, such as transit stations and transit service centers. Purchases are allowed online at their websites or through the transit provider's mobile app. Grocery stores, convenience stores, or other locations that sell items in addition to bus or light rail passes are not allowed vendors. Purchases at these locations may not be made using the debit card and will not be eligible for reimbursement.



6. Will I receive another debit card if I already have one for my MDEA or HRA?

No. The same debit card is used for the Medical/Dental Expense Account (MDEA), State HRA, Minnesota State HRA, and the BVEA. If you already have a debit card for either the MDEA or an HRA, and participate in the BVEA, you will use the same card for all accounts.

7. How will the card know from what account to pull funds?

The debit card will be set up with a separate “purse” for the BVEA. This purse of funds is restricted to purchases made for commuter mass transit expenses at allowed vendors.

8. When can I start using the debit card to purchase my bus or light rail pass?

There must be funds in your account in order for a transaction to go through. See Question 9.

9. When will there be funds in my account?

Funds will be available in your account as they are deposited from each paycheck. For the 2020 plan year, the first paycheck is January 3. If you are new to the BVEA, you must wait until after the first contribution has been made before making a purchase from the account. If you made a new 2020 BVEA election during Open Enrollment and have funds that rolled over from the 2019 plan year, those funds will be available on 1/1/2020. If you made a new election after Open Enrollment, but prior to 12/31/2019, you will be eligible for any BVEA balance to rollover to 2020; however, depending upon when the election was made, the funds may not yet be available on 1/1/2020.

NOTE: You need to be aware of your account balance when making a commuter mass transit purchase. Attempted purchases for amounts greater than account balances will be rejected.

10. How will I know if I have sufficient funds to cover the expense?

You should make sure that you have sufficient funds in your account before using the debit card for payment. If you do not, the provider or retailer may receive an “Insufficient Funds” notification when processing the transaction.

You can verify your balance by registering and logging into the consumer portal at www.121benefits.com or by uploading the 121 Benefits mobile app. If you have previously not logged into the consumer portal, use your employee ID# plus the last four digits of your Social Security Number as both your user name and password the first time you log in.

You can also contact 121 Benefits Customer Service for assistance at 612.877.4321 (toll free 800.300.1672).

11. If my card is suspended, how can I buy transit fares?

If your card has been suspended due to outstanding substantiation or repayment requests for the MDEA or HRA, you will need to provide documentation to clear up the outstanding transaction(s). If you need to purchase transit fares while your card is suspended, contact 121 Benefits and they will activate your card for the day so you can purchase your transit fare.



12. How many debit cards will I receive?

Debit cards are issued in sets of two to participants in the BVEA, MDEA, or HRA. They arrive in a plain white envelope that may be mistaken for junk mail. One set of cards is valid for any of the three accounts in which you are enrolled. Debit cards are issued automatically to those who have not previously had a debit card. Cards are issued for three year time periods, and new ones will be issued about a month prior to the card's expiration date as long as you are still enrolled in an account to which the debit card applies. If you have a debit card tied to the MDEA or HRA in 2019, you can continue to use that card for the BVEA until it reaches the expiration date. You will not be issued new cards based on your BVEA enrollment if you had an MDEA or HRA in 2019.

13. How do I activate my debit card?

Your card will activate the first time it is swiped by the allowed merchant or used to purchase transit expenses online or on a mobile app.

14. What should I do if my debit card(s) are lost or stolen?

You should call 121 Benefits Customer Service as soon as possible. Recent transactions can be reviewed to ensure that expenses charged to the account belong to the participant and the missing cards can be deactivated. Replacement card(s) can be requested and are issued for \$10 per set of two cards and this charge will be deducted from the participant's MDEA, HRA, or BVEA account.

15. Do I need a new debit card each year?

No. The card is good for three years from the date issued. It can be used for subsequent plan year pretax accounts if you continue to participate in the plan. If you are planning to sign up again for a BVEA, retain your card for future use since new cards are not issued each plan year.

16. Where can I go for more information?

You can view account activity, payment dates and any claims transactions by logging into your account at the 121 Benefits website (www.121benefits.com) or by logging into the mobile app.

If you have questions regarding the debit card or your pre-tax accounts, you should contact 121 Benefits Customer Service at 612.877.4321 (toll free 800.300.1672) or by email to CustomerService@121benefits.com.

