

# RCUH PreTax Transportation Benefits Plan (PTBP) for Parking and Transit (Bus Pass) Reimbursement- Frequently Asked Questions (FAQ)

*The PreTax Transportation Benefits Plan is only for parking and transit expenses. For healthcare or dependent care expenses, see FSA Healthcare and Dependent Care FAQ.*

## General Questions

1. Q: What is a PreTax Transportation Benefits Plan (PTBP)?

A: Employees can set aside a portion of their salary towards qualified work-related parking and bus pass expenses. RCUH's PTBP is administered by National Benefit Services (NBS).

RCUH employees may elect a contribution amount from their paycheck before payroll tax deductions into one of the following accounts:

- Parking Benefit – work-related parking expenses incurred by you
- Transit Benefit (bus pass only) – work-related commuter expenses incurred by you. Bus Passes must be used only for personal use when commuting to work.

You will have to submit manual claims and receipts for reimbursement on the NBS Web Portal or the mobile app.

2. Q: How do I enroll in the PTBP?

A: **New employees:** During your new hire documents via the RCUH Electronic Hiring System (EHS).

**Current employees:** Log into Employee Self Service > eUpload > Click here to submit a new eUpload request > eUpload Type dropdown, select Flexible Spending form BF5 > Click link to document. Complete form and submit online via eUpload and click on submit (don't forget to click on submit).

3. Q: Is the PTBP a Use it or Lose it?

A: No. Any remaining funds at the end of the plan year will rollover. However, you may only submit reimbursements for the applicable plan year - July 1<sup>st</sup> through June 30<sup>th</sup>.

4. Q: Do all of my receipts have to be turned in by the end of the plan year (June 30<sup>th</sup>)?

A: No. You may still submit manual claims for reimbursement up to 90 days after the plan year, so long as the expense was incurred during the applicable plan year. Ex. You may not submit for parking expenses from 3 years ago.

5. Q: Once I enroll in a PTBP, will I always be enrolled?

A: Yes. You must submit a change form to increase, decrease, or cancel your amount. Otherwise, deductions will continue to occur. Please note by cancelling, your access to your account will be cut off and you will not have access to any remaining available funds. Please contact the RCUH Employee Benefits section if you would like to cancel and have a remaining balance.

Questions? Contact us at [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com) or (808) 956-6979 or (808) 956-2326.

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## RCUH PTBP Parking and Transit Reimbursement - FAQ *continued*

6. Q: I forgot to cancel my contributions and I no longer have parking/bus pass. Can I cancel and get a refund?

A: You may cancel contributions at any time (by our deadlines). However, we will not be able to refund any unused amounts, absent extenuating circumstances. When you enroll, you are responsible for monitoring payroll deductions and your spending account.

Please note by cancelling, your access to your account will be cut off and you will not have access to any remaining available funds. Please contact the RCUH Employee Benefits section if you would like to cancel and have a remaining balance.

7. Q: Can I transfer money between my PreTax Parking Benefit and PreTax Transit Benefit accounts (or to my Flexible Spending Accounts)?

A: No. The IRS prohibits the transfer of money from one plan account to another.

8. Q: How do I know how much money is in my NBS account?

A: You can check your available balance on your [NBS Web Portal](#) or [NBS Mobile App](#).

9. Q: I do not remember how much I am contributing. Where can I find this information?

A: You can log into your [Employee Self-Service](#) (ESS) > Benefits > Benefits Summary.

PTBP Parking Benefit = Parking Reimbursement

PTBP Transit Benefit = Bus Pass Spending Account

10. Q: Can I enroll into a PTBP if I didn't enroll during the annual benefit Open Enrollment or upon new hire?

A: Yes. You can enroll at any time (by our deadlines). Bus passes need to be purchased one month in advance.

11. Q: When do these deductions occur?

A: Monthly (during the 1<sup>st</sup> – 15<sup>th</sup> pay period).

- **PreTax Parking Benefit:** If you log into your [Employee Self Service](#) (ESS) > Payroll and Compensation > View Pay Statement – under Before-Tax Deductions it will appear as Parking Reimbursement.
- **PreTax Transit Benefit:** If you log into your [Employee Self Service](#) (ESS) > Payroll and Compensation > View Pay Statement – under Before-Tax Deductions it will appear as Bus Pass Spending Account.

12. Q: Where can I find information on setting up my online account with National Benefit Services?

A: Details on the initial account setup can be found here: [NBS Web Portal](#) or mobile app instructions here: [NBS Mobile App](#).

13. Q: Will my PTBP funds be available upfront like the FSA Healthcare?

A: No. Funds will be available as they are deducted. Therefore, reimbursements may only be made as deductions are added to your account.

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## RCUH PTBP Parking and Transit Reimbursement - FAQ *continued*

14. Q: Will I receive an NBS debit card (MasterCard) for PTBP PreTax Parking or PreTax Transit?

A: No.

15. Q: What happens to my PTBP if I terminate?

A: Your funds will be available through the end of the month of when you terminate. Thereafter, any remaining unused funds will automatically be forfeited, no exceptions.

16. Q: What happens if I go on extended Leave Without Pay (LWP) status (Leave of Absence, Family Leave Without Pay, Military Leave Without Pay, or Leave Without Pay Workers' Compensation)?

A: You will still have access to whatever funds you have in your account that was already deducted. However, no additional funds will be deducted since you will be on LWP and will have no earnings. Upon your return (if still within the applicable plan year that you are enrolled for), RCUH will continue deductions but going forward (RCUH may back-collect the amount while you were on leave in limited circumstances – please contact RCUH Employee Benefits section to inquire).

17. Q: What can I do if NBS denied my claim for reimbursement?

A: If your claim is denied, NBS is required to provide you with a written notice within 5 business days of the denial detailing the reason. If you are unsatisfied with the reason, you may file an appeal in writing directly to NBS within 60 days after receipt of your denial notice.

### PreTax Parking Benefit

18. Q: I have heard about and seen information on UH Manoa's Pre-Tax Parking Deduction Program enrollment. Is this the same thing UH has?

A: **No.** UH's Pre-Tax Parking Deduction Program is only applicable to UH employees and is not applicable to RCUH employees. If you purchase parking on UH Campus and would like to enroll into RCUH's PTBP, you would have to first purchase parking upfront, then submit a manual claim for reimbursement in the NBS Web Portal or mobile app. Please keep in mind that you can only reimburse as contributions are deducted from your paycheck.

Ex. You contribute \$100 per month effective July 1. The first deduction will occur on July 22nd (pay day for July 1<sup>st</sup>-15<sup>th</sup> pay period). On August 31<sup>st</sup> you purchase parking at UH Campus for \$700. You can either reimburse \$100 at a time each month, or wait at least 7 months for \$700 to accrue in your NBS account and reimburse the whole amount one time.

### PreTax Transit Benefit

19. Q: Does this apply to Uber, Lyft, taxi, etc.?

A: No, not at this time.

20. Q: When does my bus pass begin?

A: You must enroll into this benefit one month in advance.

Ex. If you plan to purchase a bus pass for August 1<sup>st</sup>, then you must be enrolled in the PreTax Transit benefit by the July 10<sup>th</sup> deadline.

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