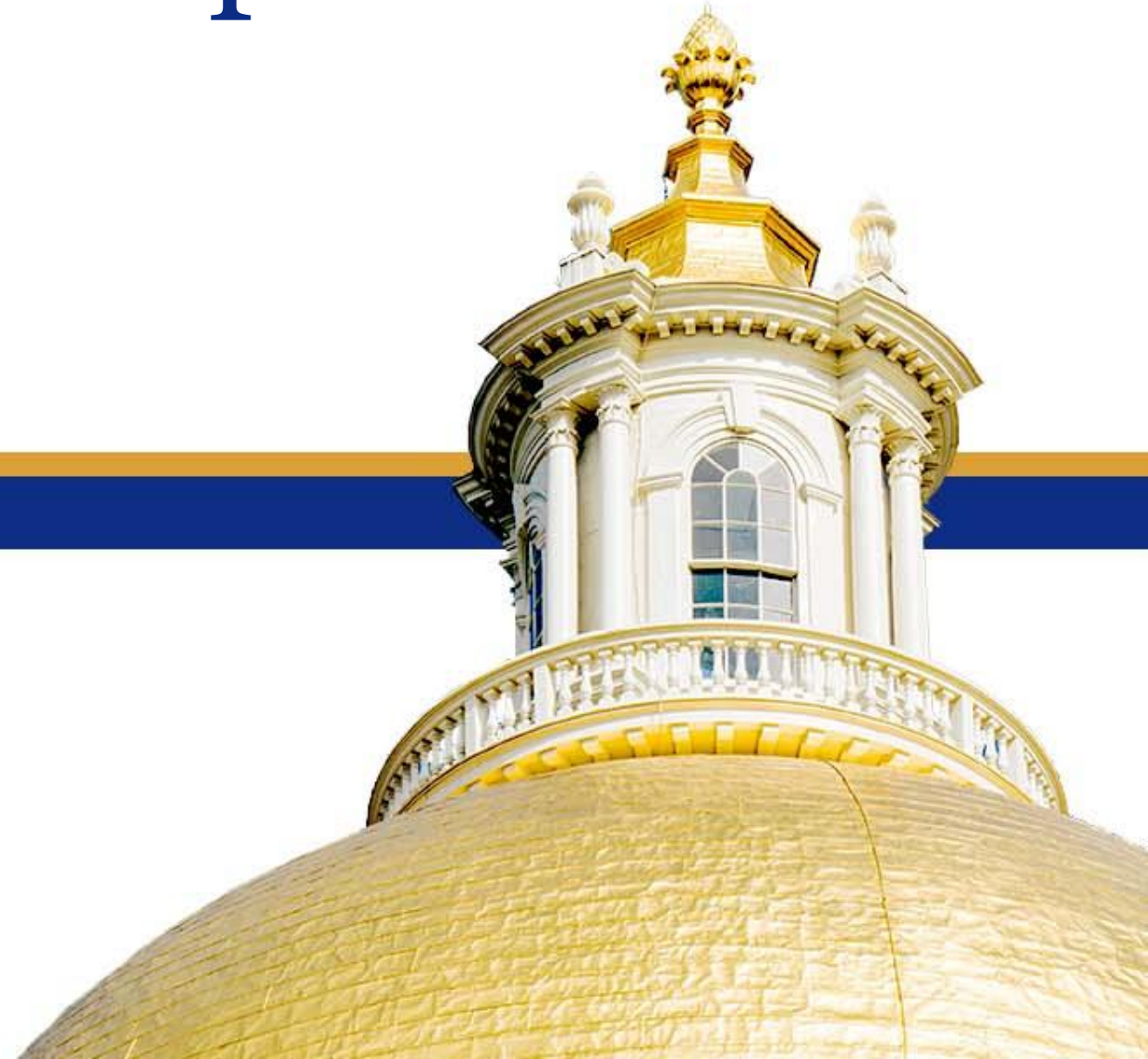


HR/CMS User Group

December 4, 2024



OFFICE OF THE COMPTROLLER
COMMONWEALTH OF MASSACHUSETTS



Welcome

- ★ Chat function is disabled
- ★ Mute function is enabled
- ★ Closed Captioning is on
- ★ Use Q&A to submit questions
- ★ Session is recorded

Agenda

- I. Opening Remarks – William McNamara, Comptroller**
- II. Empower Retirement – SMART Plan**
- III. Trending Topics**
- IV. Metro Credit Union**
- V. TASC**
- VI. Year End Processing**
- VII. VOYA**
- VIII. TransitMatch – HRD**
- IX. Commuter and Parking Updates**
- X. Resources and Reference**

Opening Remarks

William McNamara



Massachusetts Deferred Compensation SMART Plan

Payroll Users Group Meeting

December 4th, 2024

SMART Plan Agenda



- Out-dated Material
- 2025 Contribution Limits
- Secure 2.0 - “Super” Catch-up
- Stay in the SMART Plan
- SMART Advisor Resources

Outdated SMART Plan Material



- Several employer sites have outdated SMART Material
- If you have any SMART Plan forms/brochures housed on your agency's site, please update with most current version
- Current forms are available on the Plan Service Center at:
 - Home>Participants>Forms
- Outdated forms may be out of compliance and could be rejected
- If you have questions, please contact the SMART alias:
smart@empower.com

2025 Contribution Limits



- New annual limit: \$23,500 (increase from \$23,000)
- New Special catch-up: \$47,000 (increase from \$46,000)
- New "Super catch-up": \$11,250 (ages 60 – 63 only)
- Age 50 Catch-up: \$7,500 (same as 2024)
- If you have questions, please contact the SMART alias: smart@empower.com

SECURE 2.0 Super Catchup



- Allows employees who are age 60, 61, 62, 63 ability to contribute an additional \$11,250 annually
- When employee attains age 64 (calendar year), limit must be reduced to normal age 50 contribution limits
- If you have questions, please contact the SMART alias: smart@empower.com

Stay In The Plan



- Reminder: Terminated employees can remain in the SMART Plan
- If conducting exit interviews, please remind employees to speak with an RPA to review all options
- Beware of recent solicitation emails/letter from outside advisors implying that they are associated with the SMART Plan

SMART Retirement Plan Advisors



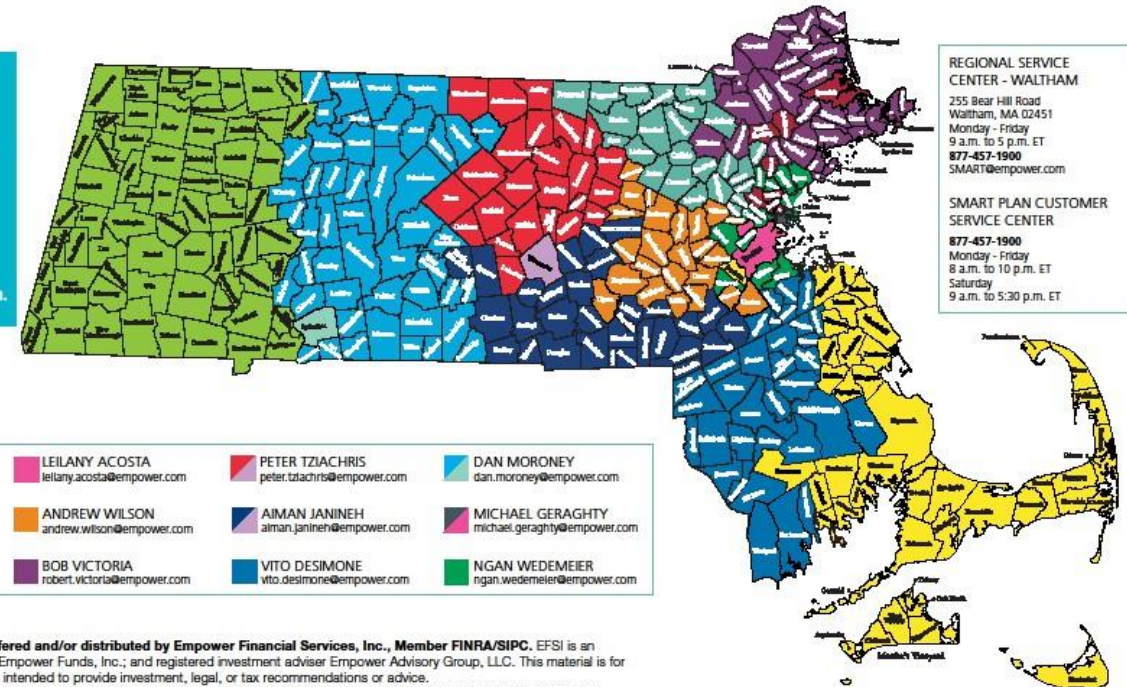
- RPA's always available to meet with employees at work location or virtually
- Recent RPA changes
- Individual appointments can be booked via interactive map on SMART Plan website:
www.mass.smart.com>
 Plan Resources>
 Find your Representative



SMART Plan Territory Map

MASSACHUSETTS DEFERRED COMPENSATION SMART PLAN

Click on your Retirement Plan Advisor's name to schedule an appointment. Your Retirement Plan Advisor can help answer general questions about retirement savings, review your retirement strategy and explain the benefits of the SMART Plan.



REGIONAL SERVICE CENTER - WALTHAM
 255 Bear Hill Road
 Waltham, MA 02451
 Monday - Friday
 9 a.m. to 5 p.m. ET
 877-457-1900
 SMART@empower.com

SMART PLAN CUSTOMER SERVICE CENTER
 877-457-1900
 Monday - Friday
 8 a.m. to 10 p.m. ET
 Saturday
 9 a.m. to 5:30 p.m. ET

SEAN DOUCETTE sean.doucette@empower.com	LEILANY ACOSTA leilany.acosta@empower.com	PETER TZIACHRIS peter.tziachris@empower.com	DAN MORONEY dan.moroney@empower.com
VINCE GOSSELIN vincent.gosselin@empower.com	ANDREW WILSON andrew.wilson@empower.com	AIMAN JANINEH aiman.janineh@empower.com	MICHAEL GERAGHTY michael.geraghty@empower.com
MARIANNE COLE marianne.cole@empower.com	BOB VICTORIA robert.victoria@empower.com	VITO DESIMONE vito.desimone@empower.com	NGAN WEDEMEIER ngan.wedemeier@empower.com
MICHAEL O'BRIEN michael.obrien@empower.com			

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Questions?



SMART@Empower.com

Thank you

Trending Topics

Valerie Gilliard

DYNA Cash

- ★ **DYNA Cash is a payroll revolving checking account program managed by the Office of the Comptroller (CTR) and the Office of the State Treasurer (TRE)**
- ★ **DYNA Cash payments may be used to pay employees during a pay period when their payroll was not processed in a timely fashion**
- ★ **DYNA Cash payment should be used to pay employees on the day of termination**
- ★ **DYNA Cash is also used to split initial Workers' Compensation payments to return accrued leave to employees**

DYNA Cash Steps

- ★ **Issue the DYNA Cash Payment – If an employee’s pay is less than expected due to errors in HR, Time and Attendance, or Payroll processing, the department issues a DYNA Cash payment for the net pay owed**
- ★ **Correct the Original Error – In the current pay period, correct errors in HR/CMS (i.e. approve time). Ensure the predictive paycheck contains the current period’s pay and the prior period adjustment**
- ★ **Set Up DYNA Cash Payback – In the current pay period, a DYNA Cash payback (DYNPBK) must be entered to recoup the payment. This ensures the department’s DYNA Cash account is reimbursed**

Tax Period Override

- ★ If applicable, if the employee's gross pay is unusually high due to the combined payments, a one-time tax period override may be requested. Refer to the Update Tax Pay Override for guidance

Did you know...

- ★ You can use DYNA Cash to provide an advance for approved travel expenses
- ★ Employees must submit their completed travel vouchers (with receipts) within 30 days of completion of in-state or out-of-state travel
- ★ Employee's claim for reimbursement must follow departmental travel policy and procedures
- ★ Written authorization must be obtained for out-of-state travel
- ★ Process DYNPBK from the reimbursement payment to reimburse DYNA Cash



Questions



METRO

CREDIT UNION

*The credit union for
Massachusetts State Employees*

December 2024 Updates



Last Call - 2025 Calendars

- [Click here](#) and begin the **New User Setup**
- Enter the password: **Calendars**
- **Enter your information and click Save**, then click the link in the bottom right corner and log in with your information.
- Click the image of the calendar.
- Enter the number of Calendars you want and click **ADD TO CART**. Then, click **CHECKOUT** at the top right of the ordering page.
- On the Check Out Screen, Select **Enter a Custom Location** from the ‘Select a Location’ menu in the SHIPPING section.
- Please enter your complete address, including Suite or Floor numbers if applicable. **REMINDER:** Calendars must be delivered to your office location and will not be delivered to residential addresses.
- Click **PLACE THIS ORDER NOW** after reviewing the order information.

Once you’ve placed your order, you’ll receive a confirmation email. All orders and quantities are subject to approval by Metro before they’re finalized and shipped. Delivery is typically within 5-7 business days.

Questions or issues with the site? Please email CS@winbrook.com

Massachusetts State Employees HR/CMS Pay Calendar 2025

JANUARY							FEBRUARY							MARCH						
SUN	MON	TUES	WED	THURS	FRI	SAT	SUN	MON	TUES	WED	THURS	FRI	SAT	SUN	MON	TUES	WED	THURS	FRI	SAT
			1 New Year's Day	2	3 Martin Luther King Jr. Day	4							1							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8	2	3	4	5	6	7	8
12	13	14	15	16	17 Presidents' Day	18	9	10	11	12	13	14 Good Friday	15	9	10	11	12	13	14 Good Friday	15
19	20 Memorial Day	21	22	23	24	25	16	17 Mother's Day	18	19	20	21	22	16	17	18	19	20	21	22
26	27	28	29	30	31 Spring Break		23	24	25	26	27 Spring Break	28	23 Spring Break	24 Spring Break	25	26	27 Spring Break	28 Spring Break	29	

APRIL							MAY							JUNE						
SUN	MON	TUES	WED	THURS	FRI	SAT	SUN	MON	TUES	WED	THURS	FRI	SAT	SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5					1	2	3	1	2	3	4	5	6 Father's Day	7
6	7	8	9	10	11 Memorial Day	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19 Juneteenth	20	21
20	21 Independence Day	22	23	24	25 Spring Break	26	18	19	20	21	22 Spring Break	23	24	22	23	24	25	26	27	28
27	28	29	30				25	26 Memorial Day	27	28	29	30	31	29	30					

JULY							AUGUST							SEPTEMBER						
SUN	MON	TUES	WED	THURS	FRI	SAT	SUN	MON	TUES	WED	THURS	FRI	SAT	SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3 Independence Day	4	5						1 Labor Day	2	1 Labor Day	2	3	4	5	6	
6	7	8	9	10	11	12	3	4	5	6	7	8	9	7	8	9	10	11	12 Father's Day	13
13	14	15	16	17	18 Spring Break	19	10	11	12	13	14	15 Spring Break	16	14	15	16	17	18	19	20
20	21	22	23	24	25	26	17	18	19	20	21	22	23	21	22	23	24	25	26 Spring Break	27
27	28	29	30	31			24 Spring Break	25	26	27	28	29 Spring Break	30	28	29	30				

OCTOBER							NOVEMBER							DECEMBER						
SUN	MON	TUES	WED	THURS	FRI	SAT	SUN	MON	TUES	WED	THURS	FRI	SAT	SUN	MON	TUES	WED	THURS	FRI	SAT
			1	2	3	4							1		1	2	3	4	5 Thanksgiving	6
5	6	7	8	9	10 Spring Break	11	2	3	4	5	6	7 Spring Break	8	7	8	9	10	11	12	13
12	13 Veterans Day	14	15	16	17	18	9	10	11 Thanksgiving	12	13	14	15	14	15	16	17	18 Spring Break	19	20
19	20	21	22	23	24	25	16	17	18	19	20	21 Spring Break	22	21	22	23	24	25 Winter Break	26	27
26	27	28	29	30	31		23 Spring Break	24	25	26	27 Winter Break	28	29	28	29	30	31			



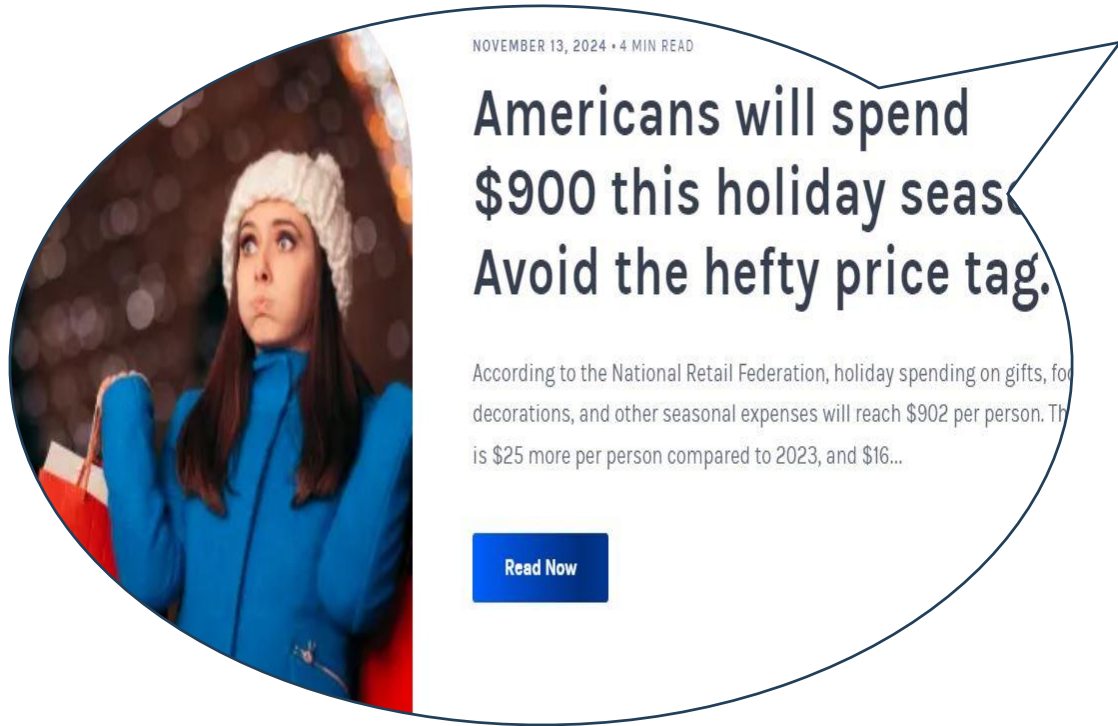
The credit union for
Mass State
Employees

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Metro Blog




NOVEMBER 13, 2024 • 4 MIN READ

Americans will spend \$900 this holiday season. Avoid the hefty price tag.

According to the National Retail Federation, holiday spending on gifts, for decorations, and other seasonal expenses will reach \$902 per person. That is \$25 more per person compared to 2023, and \$16...


[Read Now](#)



NOV 13, 2024 • 4 MIN READ

Americans will spend \$900 this holiday season—Avoid the hefty price tag.

[Metro Credit Union](#) →



NOV 13, 2024 • 2 MIN READ

Metro Debuts New Business Checking Account


→



NOV 12, 2024 • 1 MIN READ

Metro Named No. 1 Credit Union in Banker & Tradesman "Best of 2024" Awards


[Robert Cashman](#) →



NOV 1, 2024 • 3 MIN READ

Spooked by Halloween Spending? Cutting Back on Costume Purchases

[Metro Credit Union](#) →



OCT 17, 2024 • 1 MIN READ

International Credit Union Day 2024


[Robert Cashman](#) →



OCT 9, 2024 • 2 MIN READ

Celebrating Hispanic Heritage Month with Financial Access for All

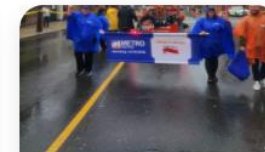
[Metro Credit Union](#) →



SEP 30, 2024 • 3 MIN READ

National Preparedness Month: Prepare Today for What Tomorrow Could Bring

[Robert Cashman](#) →



SEP 24, 2024 • 2 MIN READ

Reflecting on 400 Years of Chelsea


[Robert Cashman](#) →



SEP 23, 2024 • 4 MIN READ

Car Care: Making the Most of Your Investment


[Metro Credit Union](#) →



SEP 16, 2024 • 2 MIN READ

Applications Open for Second Round of 2024 Metro Foundation Grant Funding

→



SEP 9, 2024 • 3 MIN READ

Hidden Costs of Heading Back to School

[Metro Credit Union](#) →



SEP 9, 2024 • 2 MIN READ

Metro Credit Union Announces Appointment of SVP Chief Marketing Officer

21 →



Metro's Membership Eligibility



You're eligible for membership at Metro Credit Union if you live, work, go to school, or have a place of business in:

- Essex, Middlesex, Norfolk, Suffolk, Worcester, Plymouth, Barnstable, Bristol, Franklin, Hampshire, and Hampden County, Massachusetts
- Hillsborough, Rockingham, Cheshire, **Merrimack and Strafford** County, New Hampshire

Membership is also available to family* of current Metro members, regardless of where they may live!

All Commonwealth of Massachusetts employees are eligible for membership regardless of where they live and length of employment.



Expanding our Relationships

- City of Boston
 - Bank on Boston (Summer Jobs Program)
- Suffolk County District Attorney's Office
 - Fraud Fighters
- Office of State Treasurer
 - Office of Economic Empowerment
- And YOU!





Dedicated Resource



Brandon Williams, CCUFC

Metro@Work Relationship Manager

E: BWilliams@MetroCU.org

O: 877.MY.METRO ext. 5408

C: 781.823.9685



Commonwealth of Massachusetts
Group Insurance Commission

HR/CMS User Group Meeting

December 4th, 2024

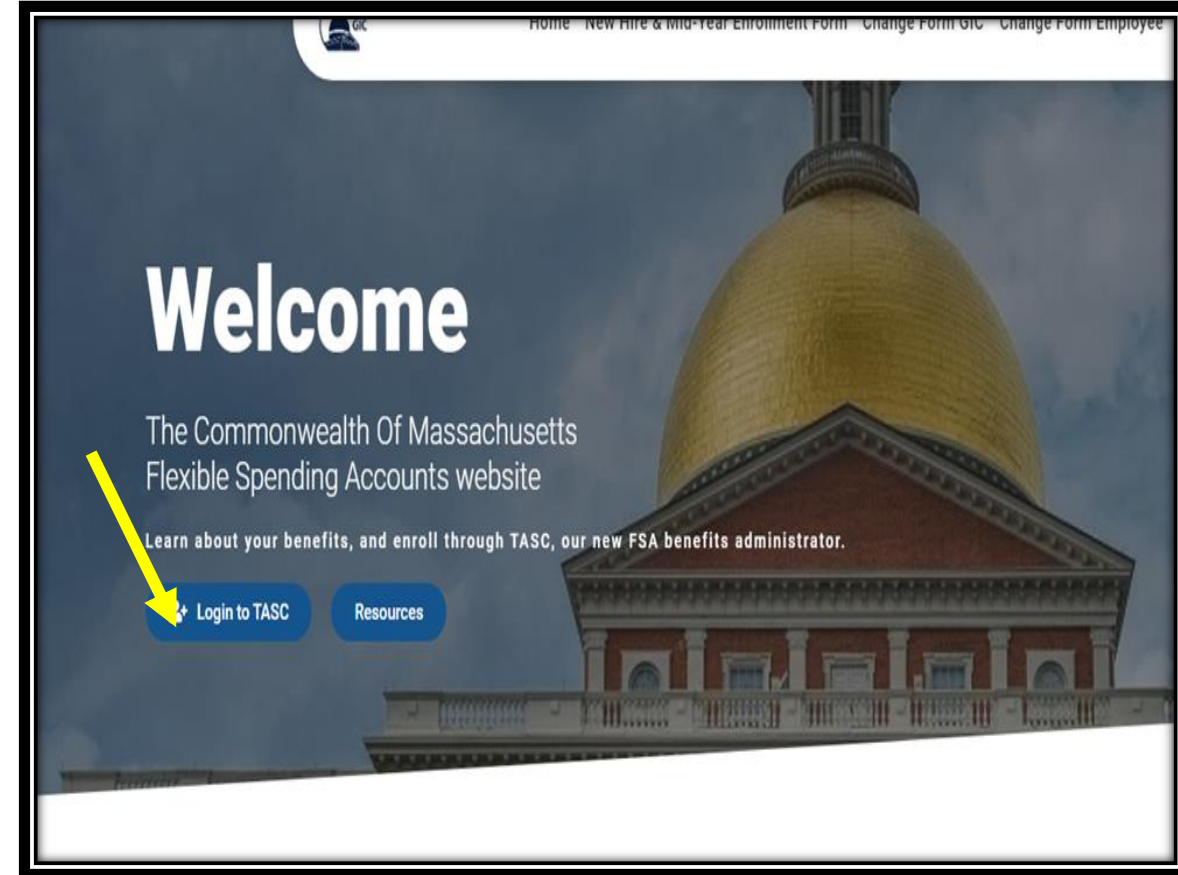
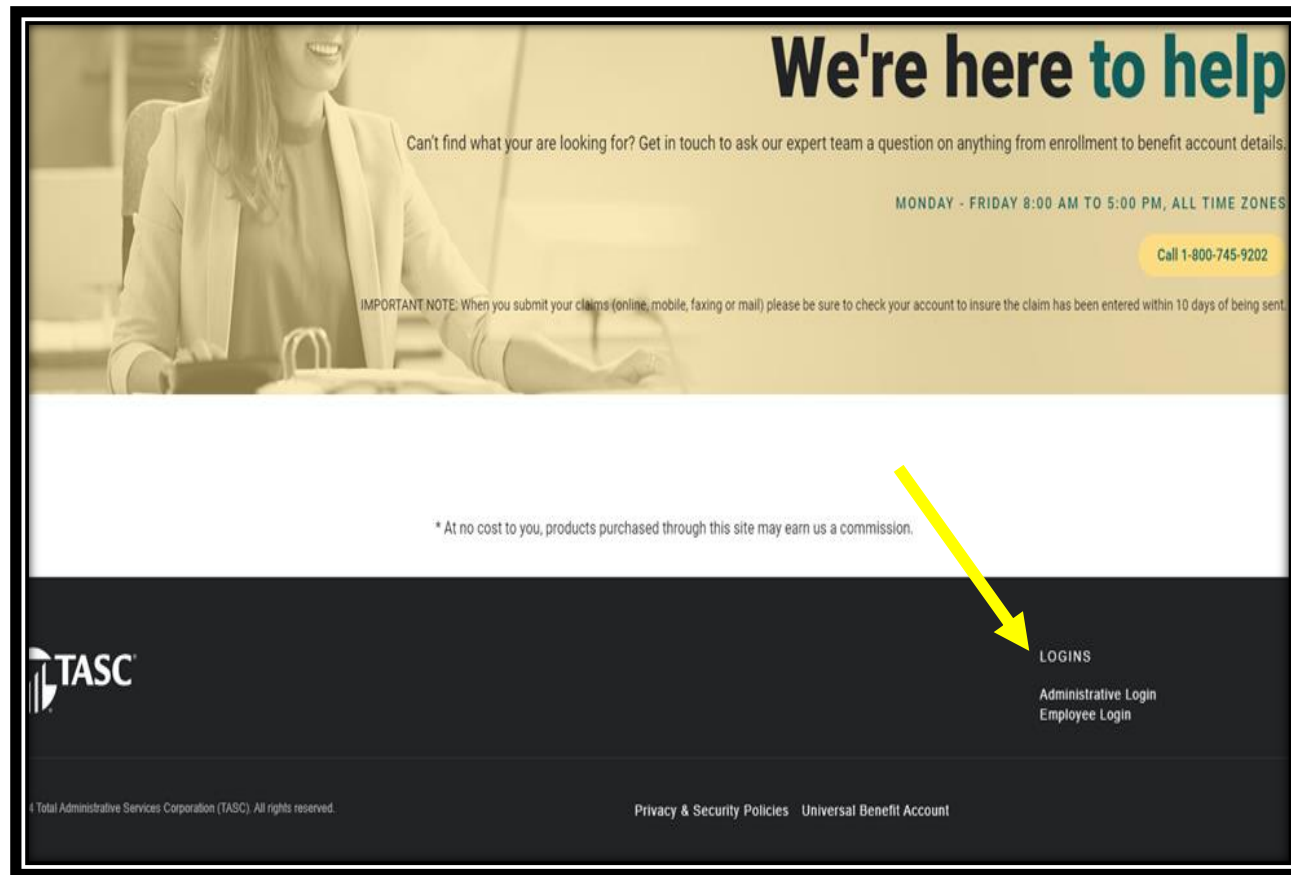
Topics to Cover

- New Enhanced Microsite – www.massfsatasc.com
- Logins for Coordinators and Employees
- Easier Access of Resources and Commonly Used Forms
- When to submit change forms
- Request Verification Notifications FYI's

Coordinator and Employee Access

Coordinator Login (Footer of Page)

Employee Login (Top of Page)






Welcome

The Commonwealth Of Massachusetts
Flexible Spending Accounts website

Learn about your benefits, and enroll through TASC, our new FSA benefits administrator.

 [Login to TASC](#)

[Resources](#)

1. Commonly Used forms

2. Resources

1. Commonly used forms listed at top for quicker and easier access.

2. Resources button for quick access to forms/educational materials, etc.

Plan Information

Please read about the benefits below for the available Flexible Spending Accounts and consider these important details when reviewing your options.

There are four tabs under the Resources

GIC Coordinator Resources

GIC COORDINATOR RESOURCES BENEFIT PLAN INFORMATION GUIDES FORMS

- FY25 PAPER ENROLLMENT FORM**
GIC FY25 Open enrollment. [VIEW](#)
- CHANGE FORM (PAPER)**
HCSA/DCA Change Form. [VIEW](#)
- CHANGE FORM (WEB-BASED)**
HCSA/DCA Change Form. [VISIT](#)

Benefit Plan Information

GIC COORDINATOR RESOURCES **BENEFIT PLAN INFORMATION** GUIDES FORMS

- DEPENDENT CARE FSA QUALIFICATIONS**
Do your dependent care expenses qualify for reimbursement? [VIEW](#)
- FY25 PARTICIPANT BENEFITS**
Save money with FSA pretax benefit accounts. [VIEW](#)
- FSA ELIGIBLE EXPENSES**
Save money with FSA pretax benefit accounts. [VIEW](#)
- GRACE PERIOD & RUN OUT**
More time to spend your FSA funds. [VIEW](#)
- FY25 EMPLOYEE HANDBOOK**
Save up to 30% on healthcare and dependent care expenses when you enroll in the Flexible Spending Account Program! [VIEW](#)
- LIST OF GIC AGENCIES**
List of GIC agencies and codes. [VIEW](#)
- GIC FSA WEBSITE**
For more information on the FSA benefit plan visit the GIC website. [VIEW](#)

Guides

GIC COORDINATOR RESOURCES BENEFIT PLAN INFORMATION **GUIDES** FORMS

- MYCASH ACCOUNT EDUCATION**
Conveniently access and spend your reimbursement dollars on any purchase. [VIEW](#)
- TASC CARD**
Quickly and easily access your money—anywhere, anytime. [VIEW](#)
- ACCESS BENEFIT ACCOUNT FUNDS**
TASC offers three options to access benefit account funds. [VIEW](#)
- TASC SECURITY**
TASC advises all participants to follow these instructions. Remember that security is an ongoing process. [VIEW](#)
- PROTECT YOUR ACCOUNT**
TASC knows how important protecting your personal information is and recommends that you follow these simple tips and instructions to make your TASC benefit accounts more secure. [VIEW](#)

Forms

GIC COORDINATOR RESOURCES BENEFIT PLAN INFORMATION GUIDES **FORMS**

- CHANGE FORM (PAPER)**
HCSA/DCA Change Form [VIEW](#)
- PAPER REIMBURSEMENT FORM**
Reimbursement Form. [VIEW](#)
- TASC DEPENDENT CARE CONTRACT**
A new contract is required at the start of each new plan year. [VIEW](#)
- ORTHODONTIA WORKSHEET & INSTRUCTIONS**
The treatment of orthodontia expenses under the Healthcare Flexible Spending Account (FSA) is different than other medical expenses because services generally span more than one plan year. [VIEW](#)
- LETTER OF MEDICAL NECESSITY**
Use this form to be reimbursed for healthcare products and services that require authorization from a Medical Practitioner to be considered eligible for reimbursement from a Flexible Spending Account (FSA). [VIEW](#)
- CHANGE FORM (WEB-BASED)**
HCSA/DCA Change Form. [VISIT](#)

When to submit a change form:

1. Participant election changes due to a Qualifying Life Event
2. Beginning of Leave of Absence
3. Ending of Leave of Absence
4. Participant is Terminating State Employment
5. Reclassifications - Participant is transferring from one Agency to another.
6. Payroll Refund Requests

Request for Verification notifications

1. IRS provided additional guidance on their expectations for FSA expenses. TASC is following that guidance to meet the expectation.
2. Expenses that do not equal a standard copay amount may require participant to provide proper verification documentation to substantiate the expense.
3. The verification documentation needs to include the following:
 - Patient name
 - Provider name
 - Date the service was rendered (not date of payment, date of service)
 - Description of Service (RX number, exam, office visit, xrays, etc.)
 - Patient Responsibility amount (we do not need proof of payment, just the amount the participant will be responsible for.)

RM Contact info

Amanda Odom is the Relationship Manager and your direct TASC contact. commonwealthofma@tasconline.com, 800-422-4661, ext 7908. This is for Agency Coordinators only.

Thank You!

Year End Processing

Evanice Henniger

W-2 and 1095-C Distribution

★ Paper Delivery

- W-2 and 1095-C are mailed to employee's "Home" address
- Update "Home" address by January 1
- Avoid using PO Box as "Home"
- Forms W-2 are postmarked by January 31
- Forms 1095-C are postmarked by March 1

★ Returns

- Undeliverable forms are returned to CTR and shredded
- The post office will not forward these forms

★ Reprints

- Active employees may access these forms in HR/CMS Self Service
- Contact Department Payroll for W-2 forms prior to 2010

Preparation for Tax Year End



- ★ Pay Period Ending **12/14/2024** is the **LAST** pay period for **2024 W-2** reporting
- ★ Last Pay Period to correct Non-Cash Taxable Benefits:
 - CAR
 - PKF
- ★ All Taxes including Medicare

CAR – Employer Provided Vehicle

- ★ Fringe Benefits must be added to an employee's federal and state taxable gross income and are subject to federal and state withholding and Medicare taxes
- ★ Includes an employee's use of an employer provided vehicle for business purposes which is also used for personal commuting
- ★ Accomplished through a non-cash "payment" included in paycheck
- ★ The eligible period is from November 1, 2023 to October 31, 2024
- ★ Rate is \$1.50 per one way commute – or amount submitted by employee on OSD form
- ★ Must be entered by **December 14, 2024**

DCOMP Refund Processing Timelines

- ★ All “Deferrals-in-Error” or “Over Contributions” need to be refunded to the employee (cash in hand) prior to December 31st, in order to have the W-2 updated correctly
- ★ Refund requests go to Treasury c/o Ms. Jane Waldron
jwaldron@tre.state.ma.us

Federal Tax Withholding

- ★ All employees have Federal income tax obligations
- ★ The Commonwealth withholds money from employee's paychecks to help individuals meet their tax liabilities throughout the year
- ★ Understanding federal tax withholding is crucial for employees to manage their finances effectively and avoid unexpected tax bills or refunds come tax season
- ★ If employees have specific questions about their tax situation, it's advisable to consult with a tax professional or the IRS

New W-4 Form (since 2020)

- ★ **Uses a five-step process that involves providing personal information, accounting for multiple jobs or a working spouse, claiming dependents, other adjustments, and signing the form**
- ★ **Eliminates withholding allowances**
- ★ **The IRS encourages employees to use the online Withholding Estimator on their website to get a more accurate estimate of their tax liability. This tool considers specific details of your financial situation and guides you in completing the W-4**

Preview of 2025 Tax Changes

- ★ See CTR Tax Update Memo for full list of changes (January)
- ★ Federal Social Security Income Limit is increased to **\$176,100** from **\$168,600**
- ★ Standard Deduction for Tax Year 2025
 - For married filing jointly: **\$30,000**
 - For single taxpayers and married individuals filing separately: **\$15,000**
 - For heads of households: **\$22,500**

2025 Tax Changes (continued)

★ Qualified Transportation Fringe

- The federal exclusion for qualified transportation and parking is **\$325/month** (lower than monthly exclusion – no taxable reporting)
- DCAMM has not released the fair market value rate for surrounding garages

★ State Unemployment and EMAC

- UI rate will remain **0.2%**
- EMAC cap remains at **\$15,000** and the rate is **0.34%**

Paid Family Medical Leave

★ PFML Contribution rates

- Effective January 1, 2025, the contribution rate on eligible employees will be **0.88%**
- Commonwealth employee contributions will be **0.46%** of wages during 2025; the employer will contribute the remaining **0.42%** of the required **0.88%**
- The employee maximum contribution is **\$810.06**

★ PFML Maximum Benefit Amount

- Beginning in January 2025, the maximum total amount that an eligible employee can receive in PFML benefits will be **\$1,170.64** per week. This is an increase from the current **\$1,149.92**



Questions

Payroll User Group Meeting

December 4th 2024

OFFICE OF THE COMPTROLLER
COMMONWEALTH OF MASSACHUSETTS

Information contained herein is proprietary, confidential and non-public and is not for public release.

PLAN | INVEST | PROTECT



Agenda

- Commuter Choice Parking and Transit Overview
- Contact Information
- Important Reminders

Commonwealth Commuter Programs

Commonwealth of Massachusetts

Transit and Parking Reimbursement Accounts, Commonwealth of Massachusetts Employees

Voya Financial is excited to offer both Transit and Parking benefits to eligible employees of the Commonwealth of Massachusetts! We have added an enrollment form on this site that employees can submit via email directly to Voya Financial, which can be accessed by clicking the Election Change button below.

QTBP PARTICIPANT LOGIN

ELECTION CHANGE

The enrollment form allows for Transit and/or Parking election changes. The form takes approximately 3-5 minutes to complete and is designed to be extremely user-friendly. Since both Transit and Parking are payroll funded accounts, there are deadlines each month which are necessary in order to make changes to be effective for the following month. We have included a link next to each benefit with a schedule of when each month's deadline to enroll will occur. Please see the FAQ link for answers to other important and frequently asked questions.

- [QTBP FAQ for Transit and Parking](#)
- [FY2024 Transit Election Change Process Calendar](#)
- [FY2024 Parking Election Change Process Calendar](#)
- [FY2025 Transit Election Change Process Calendar](#)
- [FY2025 Parking Election Change Process Calendar](#)
- [Commuter Claim Form](#)

If you are filing a paper claim for reimbursement or sending any type of other correspondence, please use any of the following methods which you see fit:

- Email to: commonwealth@voya.com
- Fax to: 603-232-8079

Need Help with Commuter forms or Questions? Email:

The Commonwealth of Massachusetts Commuter Transit & Parking benefits have their own dedicated page:

<https://presents.voya.com/Content/Delivers/commonwealth/>

Items found on this page are:

- Member login page
- Direct link to the election change E-Form
- FAQ
- Commuter Claim Form
- Process calendars

Commuter Election Form

- To enroll, make changes, or drop out – members must complete the Online Election Change E-Form
- E-Form can be found on our website - [here](#)
- Members are encouraged to review the Process Calendars for important deadlines
- If the agency coordinator receives an email notification for an employee that does not belong to their agency, please alert Voya immediately –forward the email to commonwealth@voya.com

Need Help with Commuter forms or Questions? Email:
Angela.Thivierge@voya.com

Transit Process Calendar

TRANSIT ELECTION CHANGE PROCESS CALENDAR FY2025 07/01/24-06/30/25

Benefit Month	Requests Received by Voya	Payroll Process Date	Paycheck Date	Funds Credited To Debit Card
July 2024	Weds. 05/29/24	06/04/24	06/07/24	06/20/24
August 2024	Weds. 07/10/24	07/16/24	07/19/24	07/20/24
September 2024	Weds. 08/07/24	08/13/24	08/16/24	08/20/24
October 2024	Weds. 09/04/24	09/10/24	09/13/24	09/20/24
November 2024	Weds. 10/02/24	10/08/24	10/11/24	10/20/24
December 2024	Weds. 10/30/24	11/05/24	11/08/24	11/20/24
January 2025	Weds. 12/11/24	12/17/24	12/20/24	12/20/24
February 2025	Weds. 01/08/25	01/14/25	01/17/25	01/20/25
March 2025	Weds. 02/05/25	02/11/25	02/14/25	02/20/25
April 2025	Weds. 03/05/25	03/11/25	03/14/25	03/20/25
May 2025	Weds. 04/02/25	04/08/25	04/11/25	04/20/25
June 2025	Weds. 04/30/25	05/06/25	05/09/25	05/20/25

Parking Process Calendar

PARKING ELECTION CHANGE PROCESS CALENDAR FY2025 07/01/24-06/30/25

Benefit Month	Requests Received by Voya	Payroll Process Date	Payroll check Date	Funds Credited To Debit Card
July 2024	Weds. 06/12/24	06/18/24	06/21/24*	06/20/24
August 2024	Weds. 07/24/24	07/30/24	08/02/24*	07/20/24
September 2024	Weds. 08/21/24	08/27/24	08/30/24*	08/20/24
October 2024	Weds. 09/18/24	09/24/24	09/27/24*	09/20/24
November 2024	Weds. 10/16/24	10/22/24	10/25/24*	10/20/24
December 2024	Weds. 11/13/24	11/19/24	11/22/24*	11/20/24
January 2025	Weds. 12/25/24	12/31/24	01/03/25*	12/20/24
February 2025	Weds. 01/22/25	01/28/25	01/31/25*	01/20/25
March 2025	Weds. 02/19/25	02/25/25	02/28/25*	02/20/25
April 2025	Weds. 03/19/25	03/25/25	03/28/25*	03/20/25
May 2025	Weds. 04/16/25	04/22/25	04/25/25*	04/20/25
June 2025	Weds. 05/14/25	05/20/25	05/23/25*	05/20/25

Commuter Reminders – Agreements

2. I further certify that the monthly benefit that I will be receiving does not exceed my average monthly commuting costs by public transportation, excluding any parking costs, based on the average number of workdays I commute in the average month. I agree that if my commuting costs change and the monthly benefit, I receive exceed my average monthly commuting costs for two or more consecutive months, I will notify Voya Financial so that my monthly benefit can be adjusted appropriately. I agree to claim my monthly benefit. I also understand that if I am not receiving the maximum allowable benefit and my commuting costs increase, I can request an increase in my benefit under the State Employee Commuter Benefits Program. I also understand that I will notify Voya Financial immediately when I plan to depart from employment.

6. If my employment ends from the Commonwealth of MA (no matter if due to resignation, layoff, retirement), then my Transit/Parking benefit plan will be dropped immediately, and the debit card will be deactivated – at which point I will only be able to submit manual claims for paid eligible expenses that I incurred within 180 days from the date of service, otherwise the funds will be forfeited. If I elect to end my participation and payroll contribution into the Transit/Parking benefit plan, and I still have funds available on the debit card, I can continue to use the debit card and spend down my balance or submit manual claims for paid eligible expenses. Per IRS regulations, refunds cannot be approved.

Have Questions?

Contact Information for Employees:

Mon → Thurs: 8:00am – 6:00pm ET

Friday: 8:00am – 5:00pm ET

(Automated system available at all times)

Text-To-Chat: 1-877-353-9442

Email: commonwealth@voya.com

Toll Free: 1-877-353-9442

Language translation services available

Fax: 603-232-8079

Contact Information for Coordinators:

Account Manager: Angela Thivierge

Coordinator Contact ONLY:

Please do not refer a member to this email address:

Angela.Thivierge@Voya.com

My phone number will be made available from my email, and I am always happy to set up a call to answer any questions you may have about forms and resources!



Commonwealth of Massachusetts
Human Resources Division

TransitMatch Benefit

Payroll User Group Meeting
December 4, 2024





TransitMatch Overview

The TransitMatch benefit provides eligible Commonwealth employees a 50% reimbursement of qualified transit expenses to commute to and from work (up to a \$150 per month reimbursement). This new benefit is offered through the Office of the Comptroller's qualified transportation benefit program (QTBP) administered by Voya.

- Participating employees will be able to use a Voya debit card to purchase transit tickets or passes online or in person for the MBTA and other qualified transportation providers.
- Employees can enroll, change, or discontinue their contributions for the following month.
- The reimbursement is provided in the same paycheck as the funding contribution.
- TransitMatch does not apply to parking expenses.



Eligible employees currently include:

- NAGE (Units 1, 3, 6)
- AFSCME and SEIU Local 888 (Unit 2)
- SEIU Local 509 (Units 8 & 10)
- MOSES (Unit 9)
- MassDOT Units A, B, C, D, and E
- Managers, confidentials, and unclassified employees in participating departments

*See appendix for more information on eligible employees

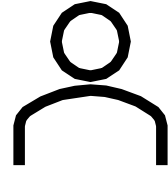
TransitMatch Objectives

- ***Incentivize Public Transit:*** Encourages employees to shift from single-occupancy vehicles to public transit, reducing emissions and alleviating traffic congestion.
- ***Monetary Benefit:*** Employees can receive up to \$1,800 per year in reimbursements for transit costs to and from work.
- ***Employee Attraction and Retention:*** Provides an additional employment benefit to attract and retain staff.
- ***Employer Leadership:*** Sets an example for other Massachusetts employers to follow in bolstering sustainable commuting options.



How It Works

1. Employee enrolls in the transit program and establishes their monthly contribution.



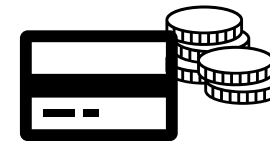
2. Employee receives the Voya debit card in the mail.



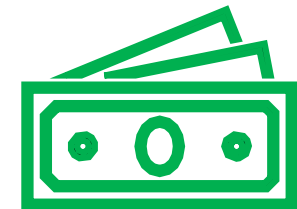
3. Employee's monthly contribution is taken from the first paycheck of the month.





4. The Voya debit card is funded and ready to purchase public transit tickets/passes.



5. Commonwealth reimburses the employee 50% of the monthly transit contribution (up to a \$150 monthly reimbursement).

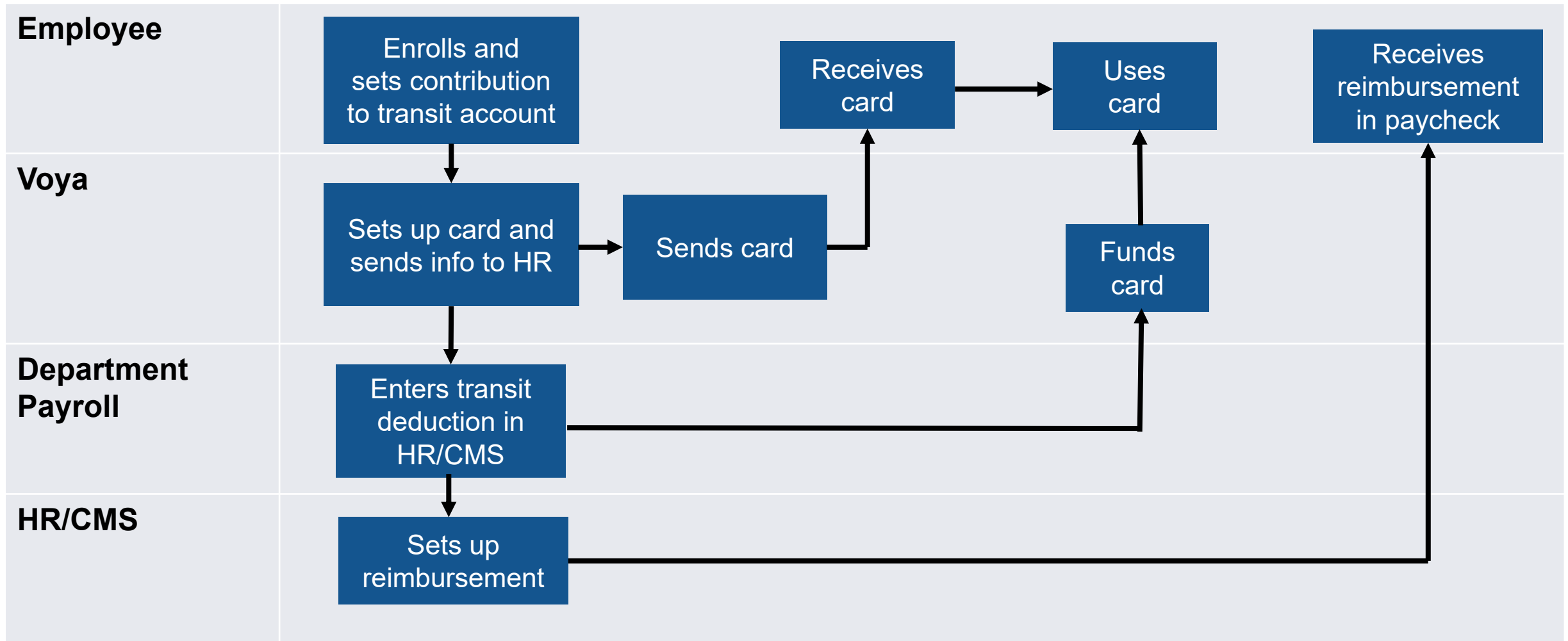


TransitMatch Scenarios

Scenario #1	Scenario #2
<p>An employee who uses the T subway system to commute to and from work would enter \$90 (the current cost of the T monthly LinkPass) in the Voya enrollment form.</p> <ul style="list-style-type: none">• Employee would contribute \$90 (pre-tax)• Commonwealth would reimburse \$45 (taxable) <div data-bbox="950 662 1179 891"></div> <p data-bbox="965 925 1164 975">Subway</p>	<p>An employee who purchases individual train tickets and spends \$60 a month, would enter \$60 in the Voya enrollment form.</p> <ul style="list-style-type: none">• Employee would contribute \$60 (pre-tax)• Commonwealth would reimburse \$30 (taxable) <div data-bbox="2053 654 2283 882"></div> <p data-bbox="2043 915 2303 1033">Commuter Rail</p>



TransitMatch Enrollment Process

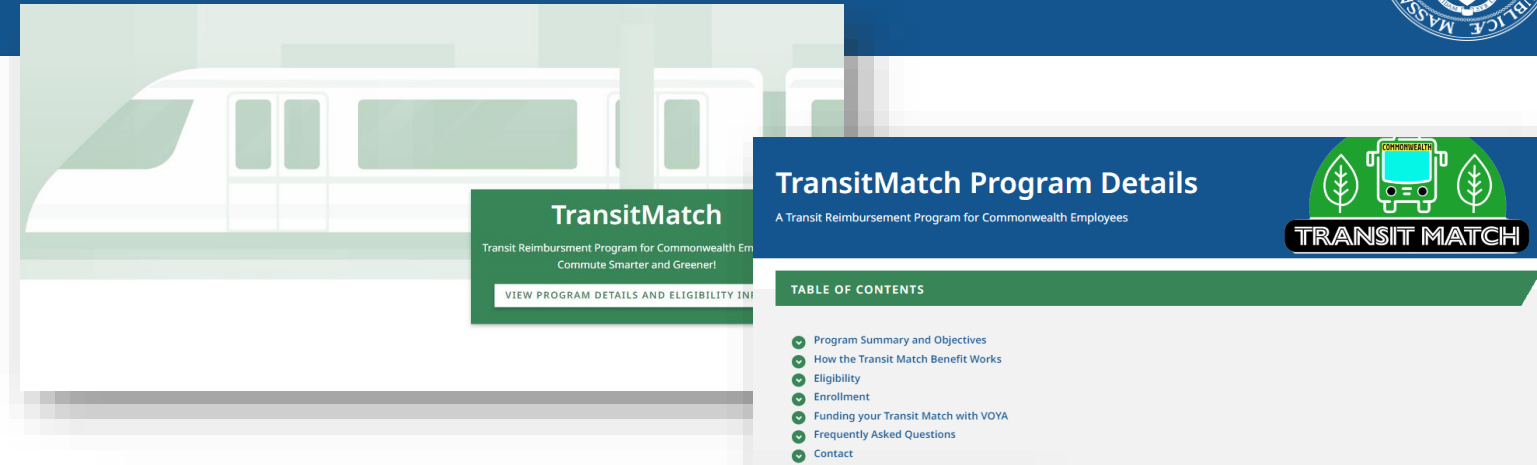




Employee Resources

Promotional page (HRD)

- Splash page
- Links to Program Details, FAQs and Voya



Program Details page (HRD)

- Overview of the program
- Information on eligibility and enrolling
- Links to FAQs and Voya

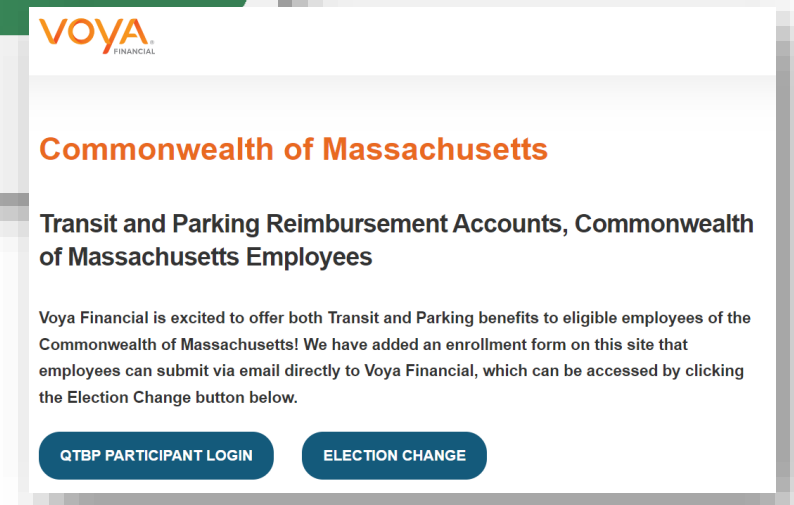


FAQ page (HRD)

- Answers to a comprehensive list of potential questions

Voya transit and parking page

- Links to online enrollment form and to login to Voya website





Additional Resources

Printable poster

- For departments to post where needed

Stand-up banner

- For high-traffic areas such as Ashburton, Saltonstall, and 10 Park Plaza

Draft newsletter article

- For departments to include in newsletters, websites, etc.

The draft article and poster will be posted in the SHRO portal.

TRANSITMATCH
COMMONWEALTH EMPLOYEE TRANSIT BENEFIT

COMMUTE SMARTER AND GREENER!

50% REIMBURSEMENT FOR QUALIFIED WORK-RELATED TRANSIT! UP TO \$150 PER MONTH!

Offered by the Commonwealth and managed by the Office of the Comptroller through Voya's qualified transportation benefit program, this benefit is all about making your public transit commute more affordable while also supporting our commitment to the environment.

Learn more at mass.gov/TransitMatch

USE YOUR VOYA CARD TO MAKE TRANSIT PURCHASES ONLINE OR IN PERSON

ENROLL TODAY

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USE YOUR VOYA CARD TO MAKE TRANSIT PURCHASES ONLINE OR IN PERSON

ENROLL TODAY

Draft Article for Department Newsletters

We're excited to introduce the new TransitMatch Benefit for eligible employees! For years, the Commonwealth has offered a commuter transit program through Voya, allowing employees to allocate pre-tax dollars for their work-related commuting expenses. Beginning in January 2025, with the new TransitMatch Benefit, eligible employees can receive 50% of their contributions back each month, up to \$150. Offered by the Commonwealth and managed by the Office of the Comptroller through Voya's qualified transportation benefit program, this benefit is all about making your public transit commute more affordable while also supporting our commitment to environmental sustainability.

TRANSITMATCH
COMMONWEALTH EMPLOYEE TRANSIT BENEFIT

COMMUTE SMARTER AND GREENER!



Enterprise Rollout

	November	December	January
Comms		Begin comms	
Employee		Enroll	Begin using debit card
VOYA		Process	
Dept. Payroll		Process	

Nov 20
Email to
Employees

Dec 11
Enroll
Deadline

Dec 20
Card
Funded

Jan 1
Official
Launch

Note: This chart shows the launch timeline and enrollment for January 2025. Employees can enroll at anytime for the subsequent month.

Rollout Timeline



Date	Activity
Nov 6	Brief HRAC
Nov 14	Heads-up email to leadership and unions
Nov 20	Email all eligible employees and managers
Dec 4	Reminder email to employees and managers
Dec 11	Deadline to sign up for January
Dec 20	Funds available on Voya debit card
Jan 1	Official launch of TransitMatch



Non-Executive Departments

Managers

- Departments interested in offering this benefit to their managers should reach out to the Office of the Comptroller

Union Members

- If a bargaining unit is not covered, the benefit would have to be negotiated with the respective bargaining unit

Appendix





Eligible Employees

Eligible employees currently include:

- NAGE (Units 1, 3, 6)
- AFSCME and SEIU Local 888 (Unit 2)
- SEIU Local 509 (Units 8 & 10)
- MOSES (Unit 9)
- MassDOT Units A, B, C, D, and E
- Managers, confidentials, and unclassified employees in participating departments (*see table*)

Note: this list is subject to change according to collective bargaining and additional departments opting into the program for management staff.

Secretariat	Participating departments (as of Nov. 2024)
DOT	DOT
EOAF	ALA, ANF, ATB, BLC, BSB, CAD, CSC, DCP, DOR, GIC, HRD, LIB, OHA, OSD, SDO
EOEA	AGR, DCR, DPU, ENE, ENV, EQE, FWE, SRB
EOED	DOB, DOI, DOS, EED, MMP, OCD, REG, SCA, SEA, TAC
EOEDU	DOE, EDU, EEC, RGT
EOHS	DMH DMR, DPH, DSS, DYS, EHS, ELD, MCB, MDC, MRC, ORI, WEL
EOLWD	EOL
EOPS	CDA, CHS, CJT, CME, DFS, DOC, EPS, MIL, PAR, POL, SOR
EOTSS	ITD
EOVS	CHE, HLY, VET
N/A	GOV, CTR

Commuter and Parking Update

Evanice Henniger

VOYA Transit Accounts

- ★ **Departments with employees with balances in excess of \$500 on their commuter transit/parking accounts were sent emails**
- ★ **Departments need to communicate with their employees regarding their account balances**
 - **IRS regulations prohibit refunds of pre-tax commuter transit accounts**
 - **Employees agreed to stipulations during enrollment (reference)**
 - **Employees must actively manage their accounts to ensure that they are spending at a rate that is reducing their account balance**
- ★ **Contact Tryntje Bumgardner if you have not already and would like to discuss your impacted employees (only if you received the email)**

TransitMatch Process

- ★ TransitMatch is available to the groups defined previously
- ★ Employees covered by the unions listed who work in Constitutional, Independent and non-Executive departments are eligible for the TransitMatch
- ★ The reimbursement will be processed centrally by Statewide Payroll Team based on eligibility (e.g. union, department)
- ★ The reimbursement code is taxable
- ★ Department users should not enter the code and use will be monitored

TransitMatch for Non-Executive

- ★ **Constitutional, Independent and non-Executive departments who would like to opt-in for managers, unclassified and confidential employees need to email Tryntje Bumgardner confirming that you would like to make the benefit available to these employees and that your department is prepared to cover the cost of the program**
- ★ **For bargaining unit employees within your departments, you will need to negotiate the benefit with the respective union within your collective bargaining parameters and get those contracts approved by the legislature**

FAQs

- ★ **If a department opts-in, can they opt-out if the costs are unsustainable? You should really consider the cost before you opt-in. Providing a benefit and then taking it away is not ideal.**
- ★ **Is it possible to select specific positions for eligibility? No. It must be offered to all employees in the department.**



Questions

Resources & References

Support Resources

★ EOTSS ServiceNow

- Should be used for HR/CMS
- <https://massgov.service-now.com>

★ Knowledge Center

- <https://massgov.sharepoint.com/sites/hrd-hrcmsknowledgecenter>

★ CTR Solution Desk

- Should be used for MMARS/LCM issues
- <https://www.macomptroller.org/solution-desk/>

★ PowerDMS

- [PowerDMS Login](#)

Reference

- ★ [TravelExpensesWeeklyElapsedTime.docx](#)
- ★ [IRS releases tax inflation adjustments for tax year 2025 | Internal Revenue Service](#)
- ★ <https://www.irs.gov/individuals/tax-withholding-estimator>
- ★ [Mass.gov: Learn About the Employer Medical Assistance Contribution](#)
- ★ [Internal Revenue Bulletin: 2006-47 | Internal Revenue Service](#)

Thank You!!

Next Meeting: Wednesday, March 5, 2025