

Please review the Program Information on this page prior to completing the [Commuter Benefit Program form in DocuSign](#) to ensure your eligibility for enrollment (or modification of an existing enrollment) in the Commuter Benefit Program.

Overview

The Commuter Benefit Program, a voluntary benefit for eligible employees, offers you the ability to pay for eligible transit or vanpooling expenses with pre-tax dollars. If you enroll in the program, the monthly deduction that you specify (up to \$340.00 for transit or vanpooling* - effective February 2026) is deducted from your pay before federal, state and FICA taxes are calculated. Your taxable income is reduced, and consequently, your taxable income reflected on your annual W-2 statement is reduced.

Enrollment is based on the calendar year from January 1 – December 31. The annual open enrollment period for all employees is November 1 – November 30 of each year.

Eligible Employees

You are eligible to enroll in the Commuter Benefit Program if you are in an Executive, Management Personnel Plan (MPP), Confidential, or other nonrepresented State employee position, or are covered by a collective bargaining agreement that provides the benefit. Rehired annuitants and employees under the Faculty Early Retirement Program (FERP) are not eligible to participate.

Enrollment and Effective Date

Employees may enroll in the program within 60 days of hire, or due to a subsequent change in commute status (see explanation under the "Change in Commute Status" section below), or during open enrollment.

For new employees that are enrolled after the program year begins, participation in the Commuter Benefit Program will be for the remainder of the program year and deductions will become effective with the payroll period in the month following enrollment (subject to campus and State Controller's Office processing timelines; see table below).

Once deductions begin, you will not be able to change your deduction amount unless you have had a change in commute status as explained in the "Change in Commute Status" section below. If you have not had an eligible change in commute status, you will only be able to cancel your participation in the program (and will not be eligible to reenroll until the next annual open enrollment period).

NEW EMPLOYEE ENROLLMENT			
For completed applications received by this date:	Payroll deduction will begin during pay period:	Commuter Benefit Option will be available for use starting:	Payroll Periods remaining this year:
December 1	December	January	12
January 1	January	February	11
February 1	February	March	10
March 1	March	April	9
April 1	April	May	8
May 1	May	June	7
June 1	June	July	6
July 1	July	August	5
August 1	August	September	4
September 1	September	October	3
October 1	October	November	2
November 1	November	December	1

How to Enroll

[Please complete the Commuter Benefit Program form in DocuSign.](#)

Your Commuter Benefit Program

Each month, the Commuter Benefit Program provides you with either a transit voucher towards the purchase of discounted Highway 17 Express tickets and passes from Transportation Solutions or transit credit (loaded on a Commuter Check Debit MasterCard) redeemable for discounted ACE (Altamont Corridor Express) transit passes, other transit passes, tickets, and/or cash value at transit vending machines, transit agency offices, Clipper customer service centers, and the clippercard.com website. The Commuter Check Debit MasterCard may also be used to pay for rides with vanpool providers and multi-passenger TNC (transportation network company) services, such as Lyft Line or uberPOOL. The "Commuter Benefit Options" section below will determine whether you will receive a transit voucher or transit credit (loaded on a Commuter Check Debit MasterCard).

Pre-tax commuter benefits are governed by Internal Revenue Code Section 132(f)(2)(A), which is subject to Congressional action and/or IRS cost-of-living adjustments.

Amount You Can Deduct

You can deduct a maximum of \$340.00 (starting February 2026) each month, which must be made by payroll deduction. Your payroll deductions are exempt from federal, state, and FICA taxes; however, they are not exempt from CalPERS retirement contributions.

Your commuter benefit deductions have no impact on any other employer-provided benefits that are based on your salary, such as the Health Care Reimbursement Account (HCRA).

Depending on your salary, your Social Security deductions may also be reduced by your commuter benefit deductions. This means your Social Security benefits at retirement also may be reduced, because you have paid Social Security taxes on a lower wage amount. You should take this into consideration as you make your decision about enrolling in the Commuter Benefit Program. (For more information, you may wish to consult your tax advisor or financial planner.)

How to Plan Your Deductions

If you are already paying for transit expenses, you probably know your monthly expenditures. By looking at your records for the past year, you can estimate the monthly deductions you want to make. You must estimate your eligible expenses very carefully, as your deduction amount is irrevocable during the program year unless you have a change in commute status event. IRS regulations prohibit the return or refund of unused transit passes or Commuter Check Debit MasterCard transit credit.

Change in Commute Status

Once the program year has begun, you cannot make changes in your deduction amount unless there has been a change in your commute status. Please note that your election must be on account of and consistent with one of the following events:

- Change in transit fare.
- Change in transit service route or provider.
- Change in home or work location resulting in a change in transit service route or provider.
- Change in age resulting in a change in transit fare (such as a senior fare, depending on agency)
- Disability resulting in a change in transit fare (such as a disabled fare) or service route or provider.

If you have not had an eligible change in commute status, you will only be able to cancel your participation in the program (and will not be eligible to reenroll until the next annual open enrollment period).

Termination of Your Participation

Your participation in the Commuter Benefit Program will end as a result of one of the following events:

- The end of the current plan year if you fail to re-enroll during the annual open enrollment period.
- You voluntarily cancel your participation, in which case you will not be eligible to re-enroll until the next annual open enrollment period.
- Change in employee status to one that is ineligible for the Commuter Benefit Program, such as Faculty Early Retirement Program (FERP).
- Termination of your employment.
- Termination of the Commuter Benefit Program by San Jose State University or by Congressional action (including, but not limited to, actions which increase the cost of administering the Commuter Benefit Program).

Upon the termination of your participation in the program, any unused Commuter Check Debit MasterCard transit credit not spent by the end of the month following the month of termination will be forfeited. For example, if you terminate your participation anytime during the month of January, you will have until the end of February to spend any remaining funds.

Final Note

Through the Commuter Benefit Program, it is possible to pay for transit and vanpooling expenses on a tax-advantaged basis easily and automatically. If you carefully consider your decision to participate, you will find it a worthwhile addition to your benefits package.

Reference

Discounted fares are available to SJSU staff, faculty, and students on ACE (Altamont Corridor Express) trains and Highway 17 Express buses:

ACE (Altamont Corridor Express) Fares			Effective January 2, 2019	
	Monthly Passes		20-Ride Tickets	
San Jose Diridon Station to	Regular Fare	SJSU Discounted Fare	Regular Fare	SJSU Discounted Fare
Fremont/Centerville (FMT)	\$161.50	\$80.75	\$88.00	\$44.50
Pleasanton (PLD) Livermore (LVA) Vasco Road (VAR)	\$231.50	\$115.75	\$126.00	\$63.00
Tracy (TRC)	\$300.00	\$150.00	\$163.50	\$81.75
Lathrop/Manteca (LAT)	\$370.00	\$185.00	\$201.00	\$100.50
Stockton (SKT)	\$386.00	\$193.00	\$210.50	\$105.25

Highway 17 Express Fares		Effective September 10, 2015
	Regular Fare	SJSU Discounted Fare
31-Day Pass	\$145.00	\$134.00
15-Ride Pass	\$94.50	\$89.50

Commute Region and Transportation Agency	Available Benefit Option, Where to Use Benefit Option (and Notes)
San Jose and South Bay	
Santa Clara VTA (Valley Transportation Authority) vta.org	Benefit: VTA Smart Pass Clipper Card (valid for semester). Where: Purchase from Transportation Solutions for \$25.00 (a \$3.00 Clipper Card fee applies for first-time purchases); renew by March 31 for Fall Semester and October 31 for Spring Semester. Not eligible for participation in the Commuter Benefit Program because there is no recurring monthly transit expense.
San Francisco and Peninsula	
Caltrain caltrain.com	Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website (clippercard.com), or BART ticket vending machines (Clipper Cash only). Notes: Free and discounted transfers available with SF Municipal Railway (Muni), SamTrans, and VTA (Inter-agency Transfers).
SamTrans samtrans.com	Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines or Clipper website (clippercard.com). Notes: Purchase VTA Eco Pass (above) for transfers with VTA at Palo Alto Transit Center.
East Bay	
ACE (Altamont Corridor Express) acerail.com	Benefit: Commuter Check Debit MasterCard up to purchase amount of ticket. Where: Purchase discounted 20-ride or monthly ticket from ACE website or app with Debit MasterCard. Notes: Free transfers available with VTA (VTA Regional Transfers) and Wheels (see below).
Amtrak (Capitol Corridor) capitolcorridor.org	Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Purchase 10-ride or monthly ticket from Quik-Trak self-service kiosks or combine with additional payment at Amtrak Stations in San Jose, Oakland, Emeryville, Martinez, Davis, and Sacramento. Note: Free transfers available with VTA, AC Transit, County Connection, Wheels, and other transit agencies (Transit Transfers).

<p>BART (Bay Area Rapid Transit) bart.gov</p>	<p>Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Obtain Clipper card and load Clipper Cash at BART ticket vending machines, Clipper Add Value ticket vending machines, or Clipper website (clippercard.com). Note: Purchase VTA Eco Pass (above) for transfers with VTA at Fremont BART station. Discounted transfers available with AC Transit, County Connection, Wheels, and Union City Transit (see below).</p>
<p>AC Transit actransit.org</p>	<p>Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website (clippercard.com), or BART ticket vending machines (Clipper Cash only). Note: Discounted transfers available with BART (Inter-Agency Transfer Chart).</p>
<p>County Connection countyconnection.com</p>	<p>Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website (clippercard.com), or BART ticket vending machines (Clipper Cash only). Note: Discounted transfers available with BART (Transfers).</p>
<p>Wheels wheelsbus.com</p>	<p>Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website (clippercard.com), or BART ticket vending machines (Clipper Cash only). Note: Free and discounted transfers available with BART and ACE (Fares).</p>
<p>Union City Transit uctransit.org</p>	<p>Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Obtain Clipper card and load passes or Clipper Cash at Clipper Add Value ticket vending machines, Clipper website (clippercard.com), or BART ticket vending machines (Clipper Cash only). Note: Discounted transfers available with BART.</p>
<p>South</p>	
<p>Highway 17 Express and Santa Cruz METRO scmtd.com</p>	<p>Benefit: Commuter Check Voucher up to purchase amount of ticket. Where: Purchase discounted 15-ride or 31-day pass from Transportation Solutions. Notes: Free transfers available with VTA for monthly pass customers (Fares).</p>
<p>MST (Monterey-Salinas Transit) mst.org</p>	<p>Benefit: Commuter Check Debit MasterCard up to \$340.00 monthly (starting February 2026). Where: Purchase passes from MST website (mst.org/shop) or by calling 1-888-678-2871. Note: Free and discounted transfers available with VTA (transit-connections).</p>