HR/CMS User Group

September 9, 2026



OFFICE OF THE COMPTROLLER
COMMONWEALTH OF MASSACHUSETTS

Welcome

- ★ **Chat function is disabled**
- ★ **Mute function is enabled**
- ★ **Closed Captioning is on**
- ★ **Q&A**
- ★ **Recorded**

Agenda

I. Welcome
   Opening Remarks – Bill McNamara, Comptroller
II. National Payroll Week
III. Empower Retirement - SMART Plan
IV. BEST
V. Calendar Year End Preparation
VI. Ameriflex
VII. Trending Topics
VIII. VOYA
IX. Metro Credit Union
X. Resources and References

Opening Remarks

Comptroller Bill McNamara

National Payroll Week

Tryntje Bumgardner

Thank YOU!!!

- ★ **Business Enterprise Applications Unit (BEAU)**
- ★ **Enterprise Application Services – EOTSS**
- ★ **All Departments**



National Payroll Week

- **Check out the Comptroller's social media for posts highlighting some of your colleagues from across the Commonwealth**
- **Cristine Dias, Sonia Hathaway, Raychael Chavez Coombes, and Carrie Task**



MAcomptroller

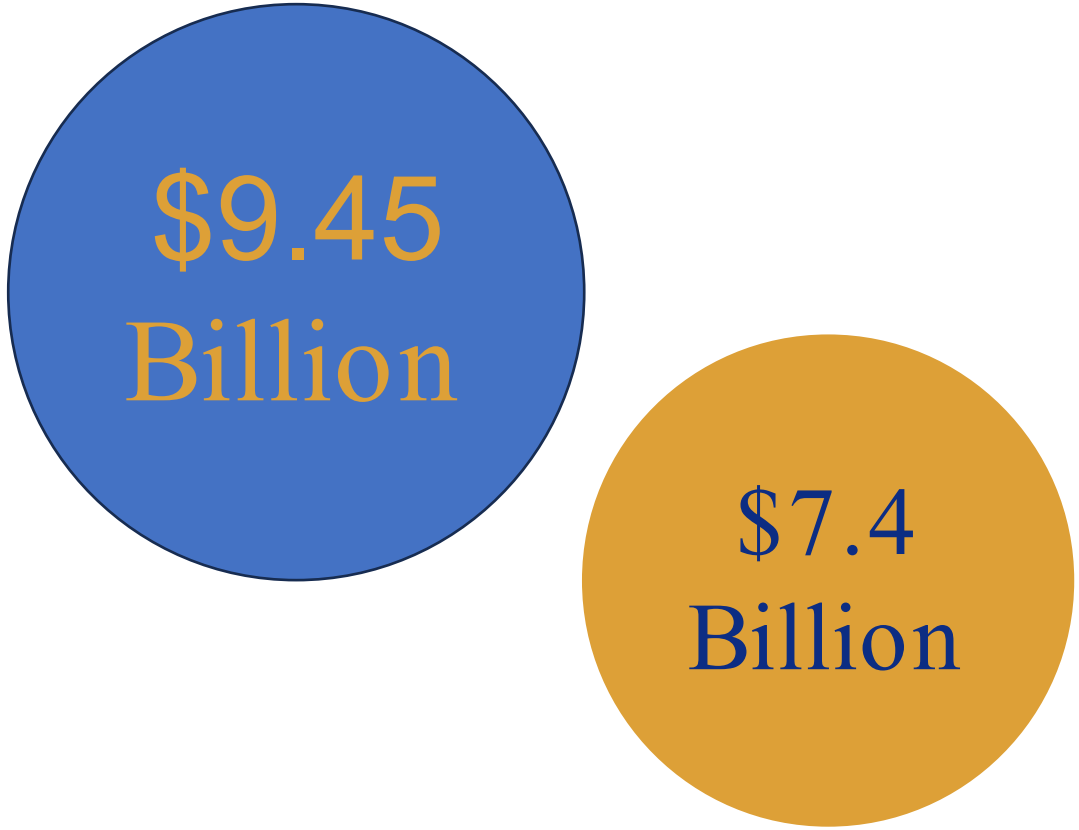


macomptroller



mass_comptroller

Payroll by the Numbers



Revenue required for inclusion on the Fortune 500

- ★ **In Fiscal Year 2026, HR/CMS processed 2,542,112 paychecks for a total gross of $9,453,407,034.59**
- ★ **For Calendar Year 2025, the Office of the Comptroller issued 116,001 W2's**
- ★ **These numbers do not include UMS which uses a different system**

Massachusetts Deferred Compensation SMART Plan

Payroll Users Group Meeting

September 9th, 2026

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY. RO3116019-0923.

SMART Plan Agenda



- Plan Statistics: Mid-Year
- New Enrollment Code
- Alert: Outside Advisors
- New SMART Advisor

2026 Statistics

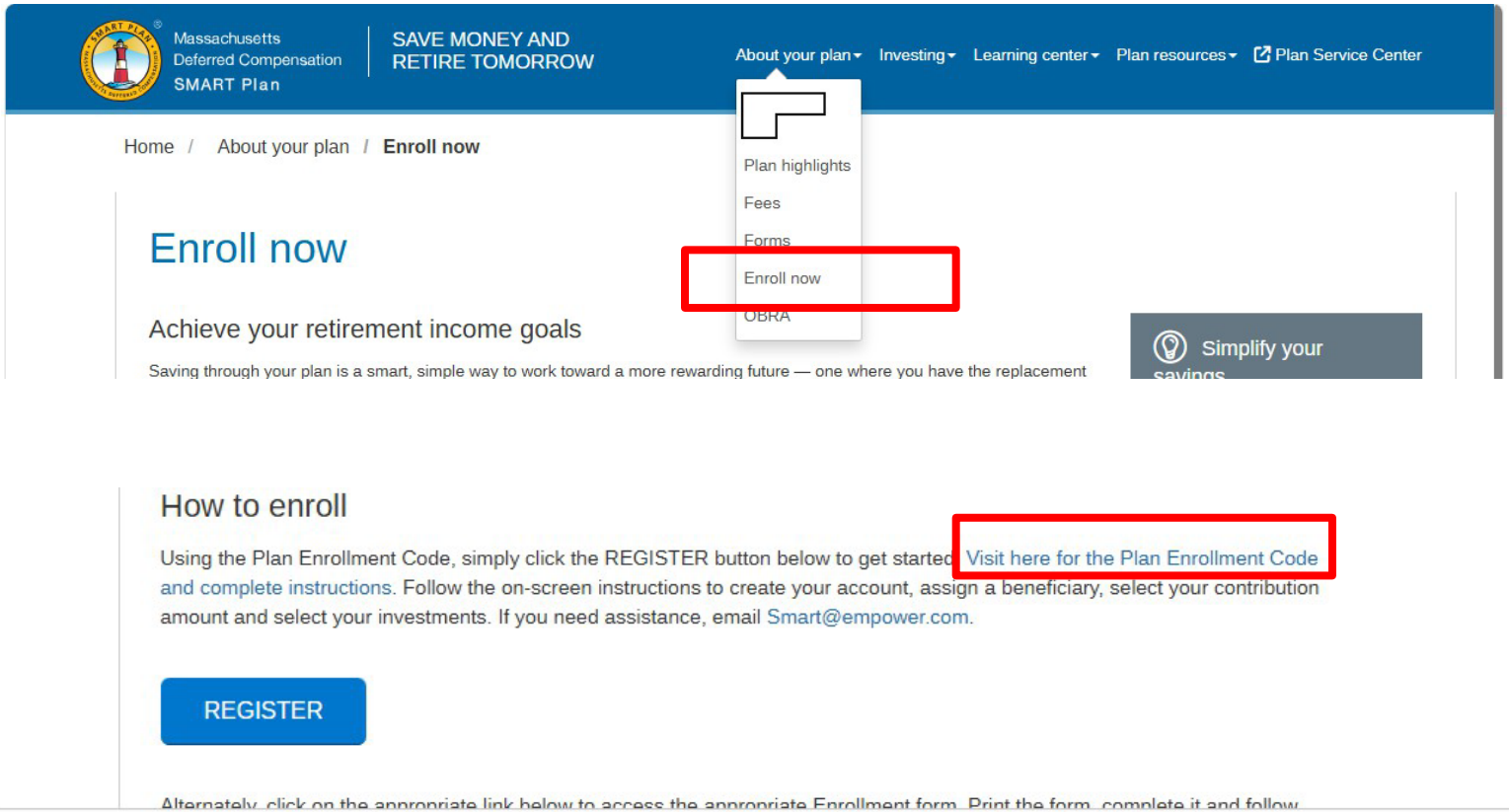
through 06/30/2026



- Total Plan Assets $16.4 Billion
- Total YTD Contributions $346.9 Million
- Full-time participant accounts 122,957
- Retirement Readiness Reviews 3,102
  - Meeting with a SMART RPA

Plan Enrollment Code

- Now available on the participant website!
- Updated flier to be posted on October 1st
- Employees can enroll at ***any time.***



Plan Enrollment Code Flier


Massachusetts Deferred Compensation SMART Plan

Enroll today

Start Saving for your future

Contributing as much as you can to your SMART Plan account is a great way to help build the income you'll rely on after you leave the workplace.

1. **To start the enrollment process, make sure you have the following information:**
   - Plan Enrollment Code: **b3CyaEyD** (expires 10/01/2026)
   - Group ID / plan number: **98966-01**
   - Social Security number
   - Current annual income
   - Date of hire
   - Full division name (name of your employer)
   - Beneficiary information (Social Security number, birth date, phone number, and mailing address)
2. **To enroll online:**
   - Visit **www.mass-smart.com**

Start Saving for your future

Contributing as much as you can to your SMART Plan account is a great way to help build the income you'll rely on after you leave the workplace.

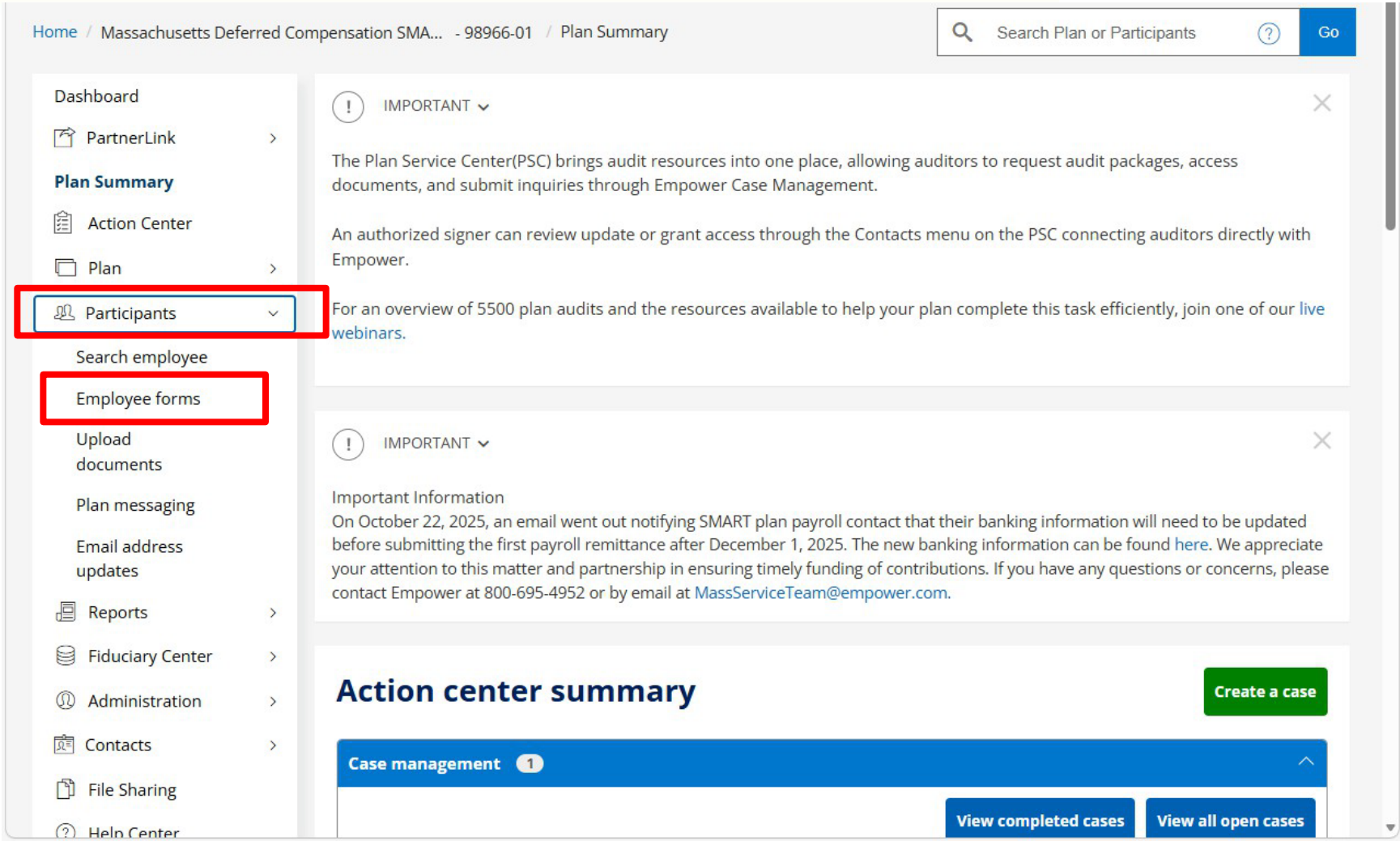
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   - Date of hire
   - Full division name (name of your employer)
   - Beneficiary information (Social Security number, birth date, phone number, and mailing address)

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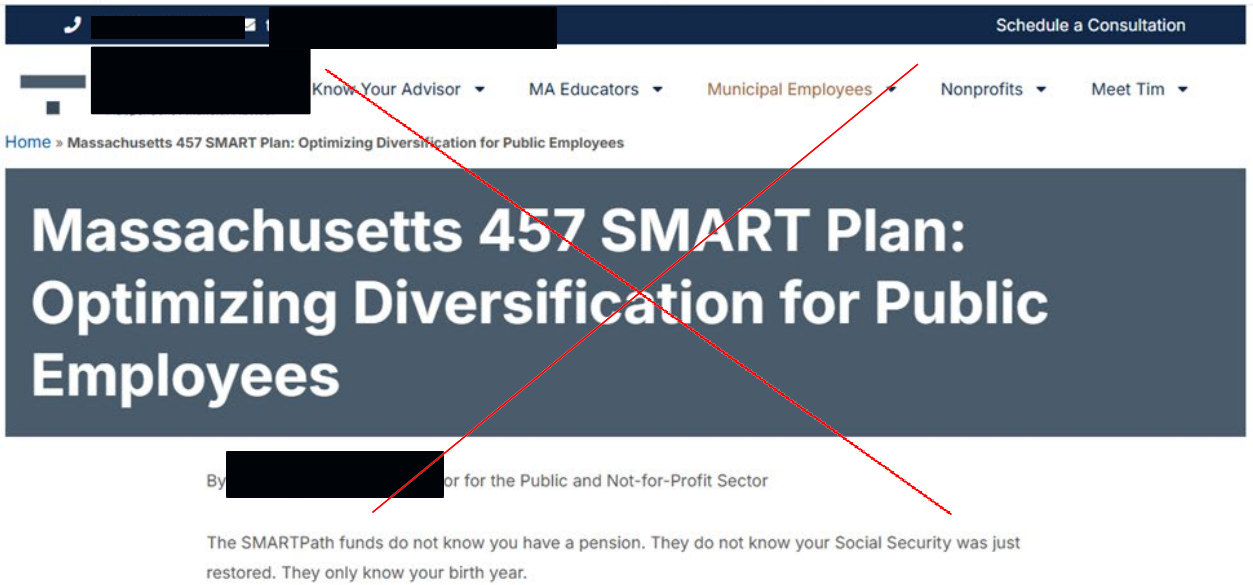
Plan Enrollment Code

- Flyer can also be found on the Plan Service Center:
  - Participants > Employee Forms



Outside Advisors – Alert

- Beware of recent solicitation emails/letter from outside advisors implying that they are associated with the SMART Plan



- If you're aware of your employees being contacted, please let us know via the SMART Plan alias: **smart@empower.com**
- **Important:** Employees do not have to move funds upon retirement

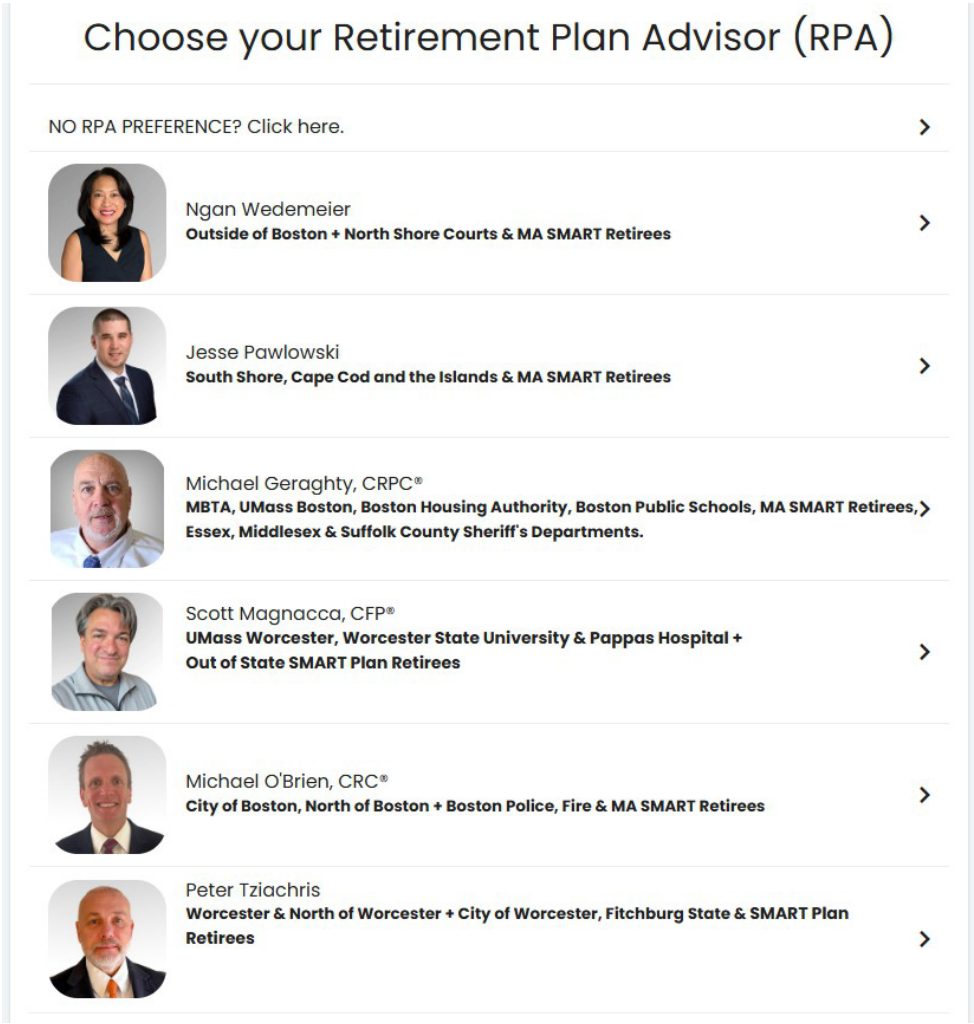
SMART Retirement Plan Advisors Page

Introducing Bela Vonnak

- South Shore + Cape Cod



- All RPA's listed on website; click for your RPA
- Individual appointments can be booked via the SMART Plan website:
  www.mass-smart.com >
  Plan Resources >
  Find your Representative
- Look for QR code in the quarterly newsletter for RPA availability
- Office locations in Waltham and Springfield



Questions?

SMART@Empower.com

Thank you

FOR FINANCIAL PROFESSIONAL AND PLAN SPONSOR USE ONLY.

BEST Program Update

HR/CMS User Group

September 9th, 2026

Confidential: for internal discussion and policy development only

Topics

- Closing out Business Process Alignment (Task Order #1)
- Summary of BPA Engagement
- Looking Towards Design, Build and Deploy (Task Order #2)
- Role and Expectations of Ongoing Engagement
- Questions or Feedback?
- Phase 2 PMO and Functional Lead Team
- Thank you!

Business Process Alignment (BPA) Overview

- Through a series of Functional, Technical, and Change Management sessions, we engaged a broad group of stakeholders to discover the current state, explore the Workday-enabled world, and align on how we will transform moving forward.

Pre-Phase 2 Planning & Engagement

Engaged with agencies via listening sessions, surveys, and functional discussions. Captured current-state operations, challenges, and opportunities.

Get to Know BEST (GTKB)

Provide an overview of BEST Phase 2, demo key Workday features, outline upcoming sessions and how agencies will be engaged.

Day in the Life (DITL)

For each functional area, develop a shared understanding of how work gets done today by documenting current state activities, roles, and decision points.

Business Process Overview (BPO)

For each functional area, illustrate how Workday supports business processes and highlight key differences, opportunities, and impacts.

Lookback on BPA

Review the work accomplished during BPA, share accomplishments and key takeaways, and provide an overview of what is planned in the next stage.

Alignment Opportunities

Prioritize alignment decisions, confirm process design direction, and resolve open questions.

Change Management Sessions

Technical Sessions

BPA by the Numbers

40+
Day in the Life Sessions Completed

30+
Technical Sessions Completed

15+
Change Management Sessions

Communications, Training, Readiness, and Sustainability

12+
Targeted Agency-Specific Sessions

500+
Agency Subject Matter Experts (SME) Participants

5
Get To Know BEST Sessions

12
Functional Workstreams

75%
Unique Agencies Involved

18+
Business Process Overview Sessions

BPA Lookback Sessions
5

BPA Outputs Will Become the Roadmap (partial listing)

Key sessions and outputs below helped to lay the foundation for BEST and will become our roadmap for Architect & Configure.

Functional & Technical

Day in the Life Sessions	Business Process Overview (BPO) Sessions	Alignment Opportunities Workshops	Technical Sessions

- Current-State Process Documentation
- Mapping of Current State to Workday leading practices
- Alignment Opportunities
- Data Conversion Strategy
- Initial integrations Plan

Change Management

Executive Engagement Session	Business Readiness Sessions	Stakeholder ID & Communications Planning Session	Maintenance & Operations Workshops

- Program Objectives and Guidelines for Design
- Initial Communications Plan
- Stakeholder Engagement Plan
- Baseline Change Readiness Assessment
- High-Level Maintenance & Operations Plan

Looking Towards Design, Build and Deploy (Task Order #2)

Now moving into the Architect & Configure stage, where we will begin design and configuration sessions and establish our change management efforts

Alignment Decisions	Architect & Configure	Testing	Deployment	Production Support
Confirm priority business process decisions from BPA alignment opportunities before detailed design begins.	Define requirements, configure Workday, validate designs with customer confirmation sessions, and plan for sustainable operations.	Conduct end-to-end, user acceptance testing to validate processes, integrations, reports, and user readiness; resolve issues and refine job aids.	Deliver end-user training and coordinated change management and communications to support deployment and adoption.	Provide production support, reinforce adoption, and conduct business realization workshops to stabilize operations and capture value.

Phase 2 Engagement & Decision-Making Framework

ONGOING AGENCY ENGAGEMENT
Agency SMEs provided communications, demonstrations, and ongoing project status updates

SYSTEM DESIGN, CONFIGURATION, TESTING & READINESS
Phase 2 Functional Leads, HRD & CTR Business Owners, Dedicated Agency SMEs

GOVERNANCE & ADVISORY
Executive Sponsors - Business Advisory Council – Architectural Review Board - External Advisors

Role and Expectations of Ongoing Engagement

Collaboration across governance, project teams, and agencies helps ensure the solution meets business needs.

Strategic Direction & Decision Making

Project Governance

- Executive Sponsors
- Business Leadership
- Program Management Office
- Advisory Groups: Business Advisory Council; Architectural Review Board; External Advisors

Providing executive oversight by bringing together multiple voices and to evaluate options, foster informed debate, and make timely decisions that guide the overall direction, scope, and design of the enterprise solution.

Solution Design & Build

Working Teams

- Functional Leads
- HRD, CTR Business Owners
- Dedicated Agency SMEs
- Design & Testing Teams
- Data Reporting Teams
- Data Conversion Teams
- Integration/Interface Teams

Design, configure, validate, and test the solution (End-to-End, Payroll parallel and User Acceptance Testing) with robust representation across the project team, business owners, and dedicated agency resources.

Input, Engagement & Adoption Partners

Agency Community

- Agency leadership
- Agency SMEs
- BPA participants
- Commonwealth employees
- Change Agent Network

Provide ongoing feedback, build organizational readiness, socialize "future state" processes, and prepare for successful adoption via change management (training, communications and deployment support)

Questions & Feedback!



Phase 2 PMO and Functional Lead Team

BEST Program Management Office
Transformation_PMO@mass.gov
best.macomptroller.org

Helen O'Malley
BEST Program Manager
Helen.OMalley@mass.gov



Michael Kelleher
Phase 2 Project Manager
Michael.Kelleher6@mass.gov



Kerrie Coleman
Phase 2 Human Capital Management Lead
Kerrie.Coleman@mass.gov



Sam Moy
Time and Attendance Functional Lead
sam.moy@mass.gov



Robin Anastasio
Payroll Functional Lead
Robin.Anastasio1@mass.gov



Tsui Cheng
Personnel Administration Team Lead
Tsui.Cheng@mass.gov



Dan Miguel
Talent Acquisition & Onboarding Lead
Daniel.Miguel@mass.gov



Denise Martin
Learning Management Lead
Denise.Martin@mass.gov



TBD
Performance Management Lead



TBD
Leave Management Lead



Phase 2 Business Analysts

Tim Ownes
Time & Attendance Business Analyst
Timothy.Owens@mass.gov



Robert Dionne
HR Generalist
Business Analyst
Robert.Dionne1@mass.gov



Pamela DiGirolamo
Collective Bargaining Agreement An
Pamela.DiGirolamo@mass.gov



Divya Alexander
HR Generalist
Business Analyst
Divya.Alexander@mass.gov



Christian Carde Guzman
HR Generalist
Business Analyst
Christian.Carde@mass.gov



Megan Joyce
HR Generalist
Business Analyst
Megan.Joyce@mass.gov



Thank you!



Calendar Year End Prep

Scott Claussen

Year End Preparation



- ★Process anything that impacts wages in a timely manner
- ★Verify entries are up-to-date
- ★Specifically:
  - PRRVs
  - Tax Refunds/Adjustments
  - Pre-tax Deduction Refunds/Adjustments
  - Imputed Income (Parking/Housing)

Employee Address Updates

- ★ **The "Home Address" in HR/CMS is where all year-end tax documents are mailed for employees who do not choose electronic delivery**
- ★ **Missing or incorrect data causes returned documents and requires increased support to provide replacement documents**
- ★ **Statewide Payroll Team members will be emailing department core users regarding missing information, but department core users can monitor this information themselves using the CIW (Warehouse)**
- ★ **HR/CMS is the source system for personnel information, it should not be populated with false or inaccurate data**

P.O. Box

- **The Internal Revenue Service instructions on W-2/W-3 creation require that the employee's address includes the number, street, apartment or suite number**
- **They will accept a P.O. Box number ONLY if mail cannot be delivered to a street address**



Electronic Delivery of Tax Documents



- ★Your support in campaigning employees to suppress these mailings is greatly appreciated
- ★Electronic W-2s are delivered early and securely, directly in HR/CMS
- ★Copy and paste information from PDF into tax preparation software
- ★No risk of losing the W-2 in the mail or in your junk drawer!!

Questions

Commonwealth of MA GIC

HRCMS Meeting

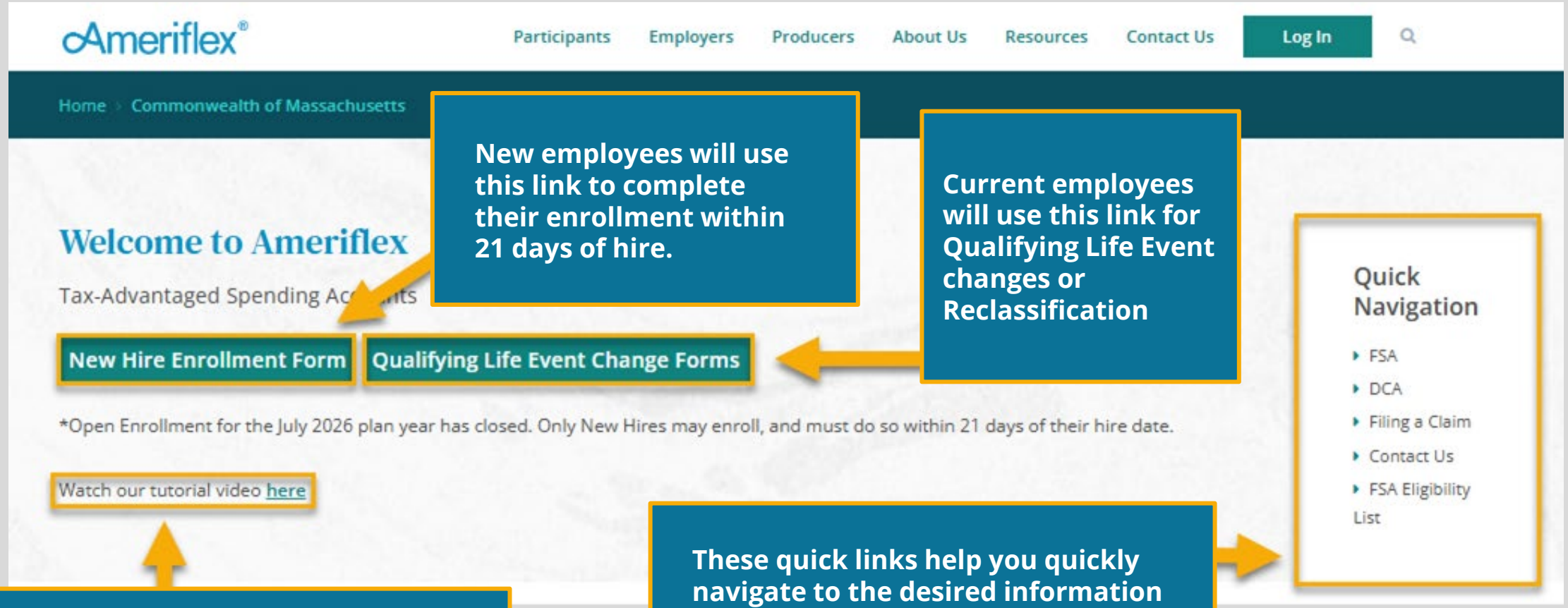
Ameriflex

Overview

1. **Available resources on the Ameriflex Microsite - https://myameriflex.com/massgic/**
2. **Contact Information**

Ameriflex

Top of the Microsite - Enrollment Form, Change Form, & Quick Navigation



New employees will use this link to complete their enrollment within 21 days of hire.

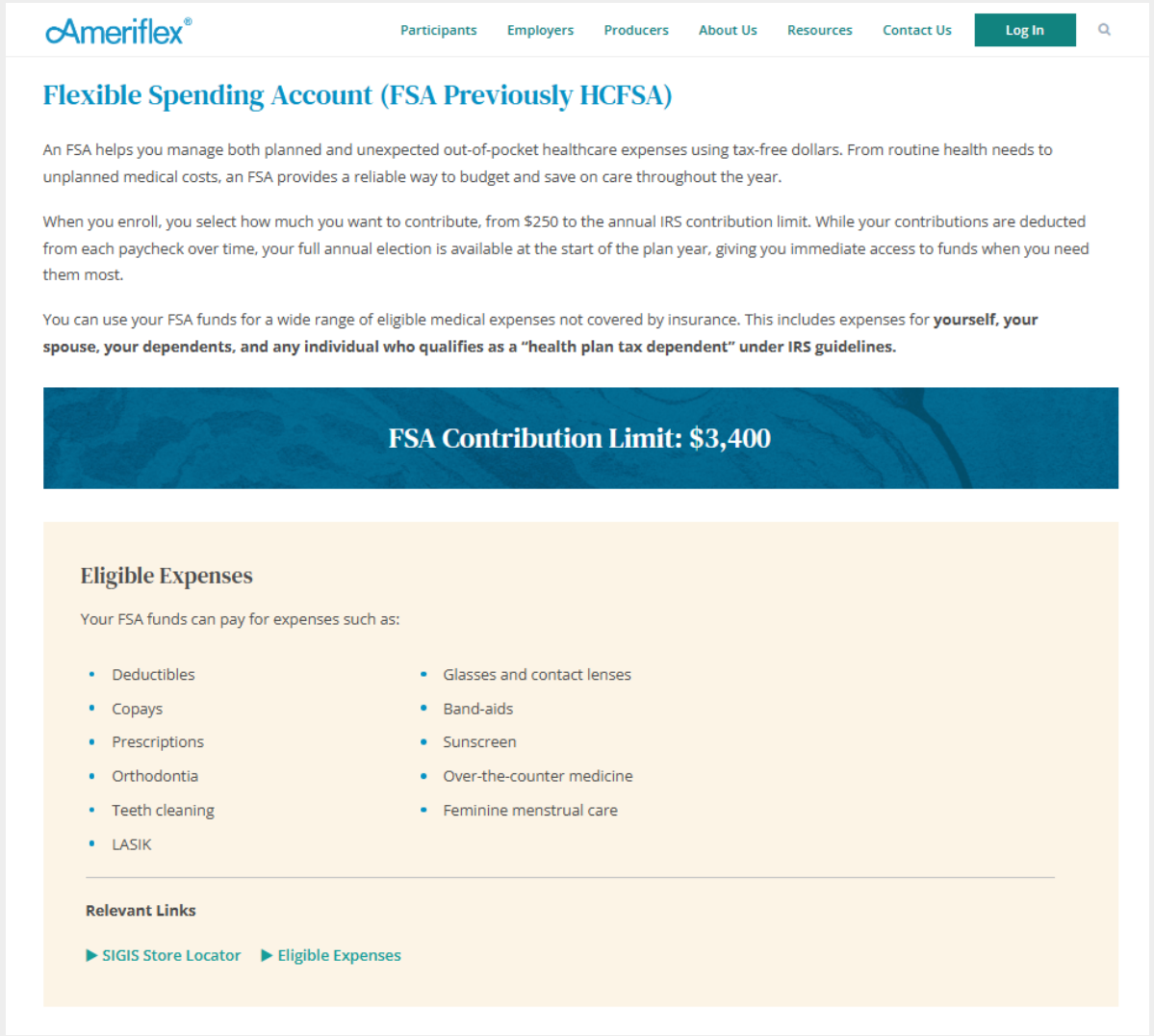
Current employees will use this link for Qualifying Life Event changes or Reclassification

This guided tutorial walks through the enrollment form process.

These quick links help you quickly navigate to the desired information on the Microsite or take you to Ameriflex's searchable FSA eligibility list.

Plan Information

FSA (Previously HCFSA)



Plan Information

DCA (Previously DCAP)



Ameriflex®

Participants Employers Producers About Us Resources Contact Us Log In

Dependent Care Account (DCA Previously DCAP)

A DCA helps you pay for essential care services—such as daycare, preschool, and elder care—using pre-tax dollars, making these everyday expenses more affordable while lowering your overall taxable income. When you enroll, you can contribute up to the annual IRS limit. Unlike a Healthcare FSA, however, DCA funds are available only as they are contributed through your payroll deductions, rather than upfront at the start of the plan year. To simplify reimbursement for ongoing care expenses, you have the option to set up a recurring dependent care claim at the beginning of the year, allowing you to receive automatic reimbursements each pay period and reducing the need to submit repeated claims for regular services.

DCA Contribution Limits:

For single taxpayers OR married couples filing jointly: $7,500
For married couples filing separately: $3,750

Dependent Care Criteria

Your DCA can be used to pay for eligible childcare and dependent care expenses for **children under the age of 13 or dependents who are physically or mentally unable to care for themselves.** To qualify, both you and your spouse must be working, actively seeking employment, or enrolled as full-time students. In addition, reimbursement amounts cannot exceed the earned income of you or your spouse—whichever is lower.

Eligible Expenses

DCA funds reimburse you for care that allows you to **work, attend school full-time, or search for employment**, helping you manage essential care costs while maintaining your daily responsibilities. Your DCA funds can pay for expenses such as:

- Tuition for a licensed daycare facility
- Preschool and nursery school
- Before-school and after-school programs
- Elder care
- Summer day camps
- In-home dependent care or nanny services

You may also refer to our DCA Eligible Expenses list, a more complete resource on which expenses may be eligible or ineligible.

Relevant Links

▶ Set Up a Recurring Dependent Day Care Claim ▶ What Expenses are Eligible for a Dependent Care Account (DCA)?

Bottom of the Microsite - Forms & Additional Resources



Paper Forms: Contains important forms for employee use.

Compliance Documents: Contains the FSA Plan Document and Summary Plan Description.

Help Center Resources: Provides Help Center articles and recorded webinars that can further assist with both employer and employee account management.

Helpful Resources: Offers additional marketing assets, documents, and video tutorials for extra support.

Your Client Account Manager



Jamey Romano

Client Account Manager

...

Phone

844.423.4636 x183

...

Email

james@myameriflex.com

...

Schedule a Call

Jamey is the contact for Agency Coordinators only. He has been with Ameriflex since 2014. In his current role as Client Account Manager, he is responsible for providing the highest possible level of business growth and client satisfaction

Jamey has held several positions within Ameriflex in his 11 years including Account Coordinator, Account Executive, National Accounts Client Experience Specialist, Client Relationship Specialist, and now Client Account Manager. Jamey has built great relationships with his clients over the years and his strong work ethic has provided a positive experience for them. His various roles within the company have helped him to develop a deep understanding of our systems and processes that allows him to provide excellent service to our clients.

Jamey Support Guide

Ameriflex

Participant Services

For assistance with questions that cannot be resolved through the online portal, you can call our Participant Services Representatives. Our business hours are

8:00 a.m. – 9:00 p.m. EST Monday - Friday and Saturday from 10:00 a.m. – 2:00 p.m, EST

- They can be reached via Live Chat by going to myameriflex.com, via email at service@myameriflex.com, or by calling 888.868.3539 to speak with a live representative.
- Please note that hold times may be higher during peak times; you may wish to utilize our other service options if the hold is prohibitive.

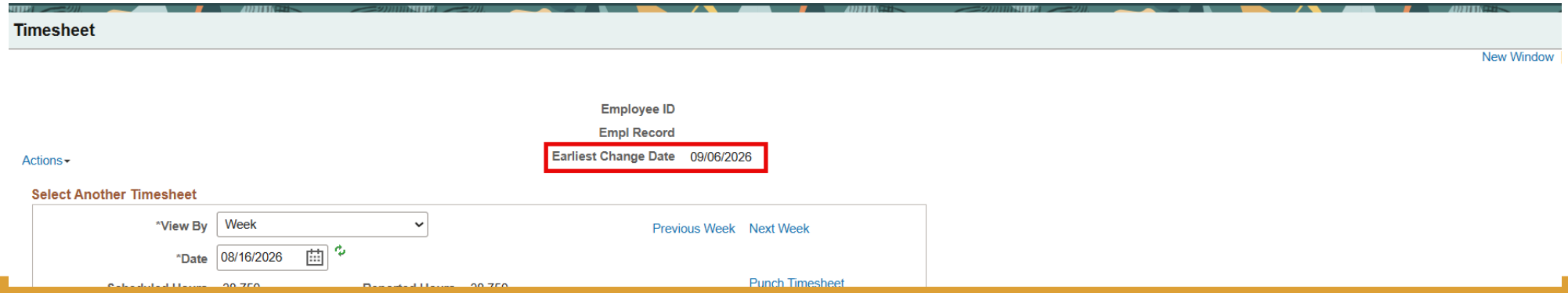
Ameriflex

Trending Topics

Evanice Henniger

HR/CMS Exceptions Report

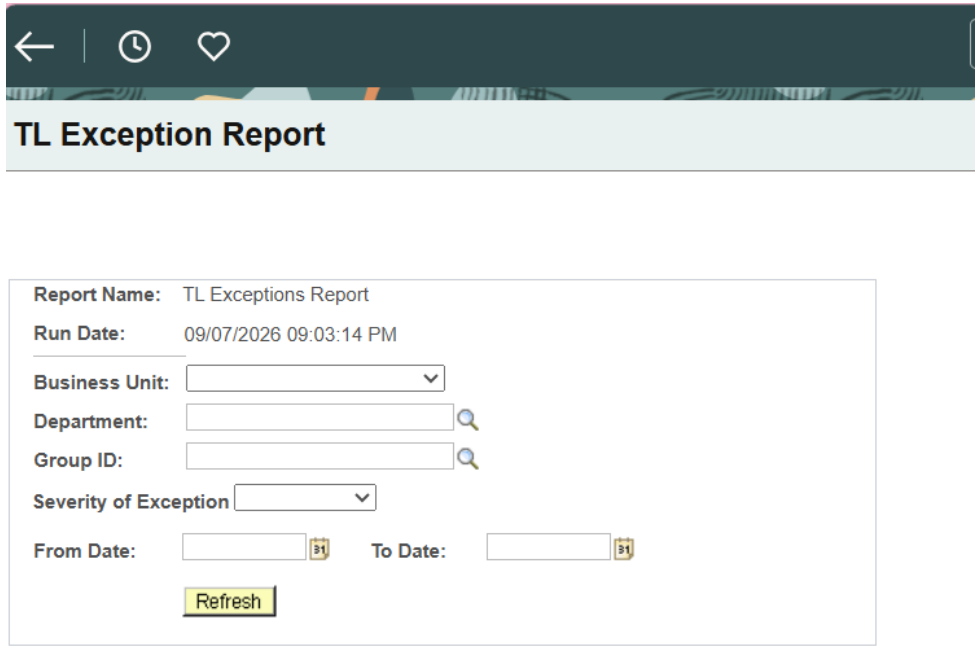
- ★ **Exception processing is an important part of the payroll process.**
- ★ **Running the Exception Report helps identify time and attendance issues that require attention.**
- ★ **Exceptions should be reviewed and resolved timely.**
- ★ **Leaving exceptions unresolved can impact the Effective Change Date (ECD) on the timesheet and potentially affect payable time.**



Exception Report

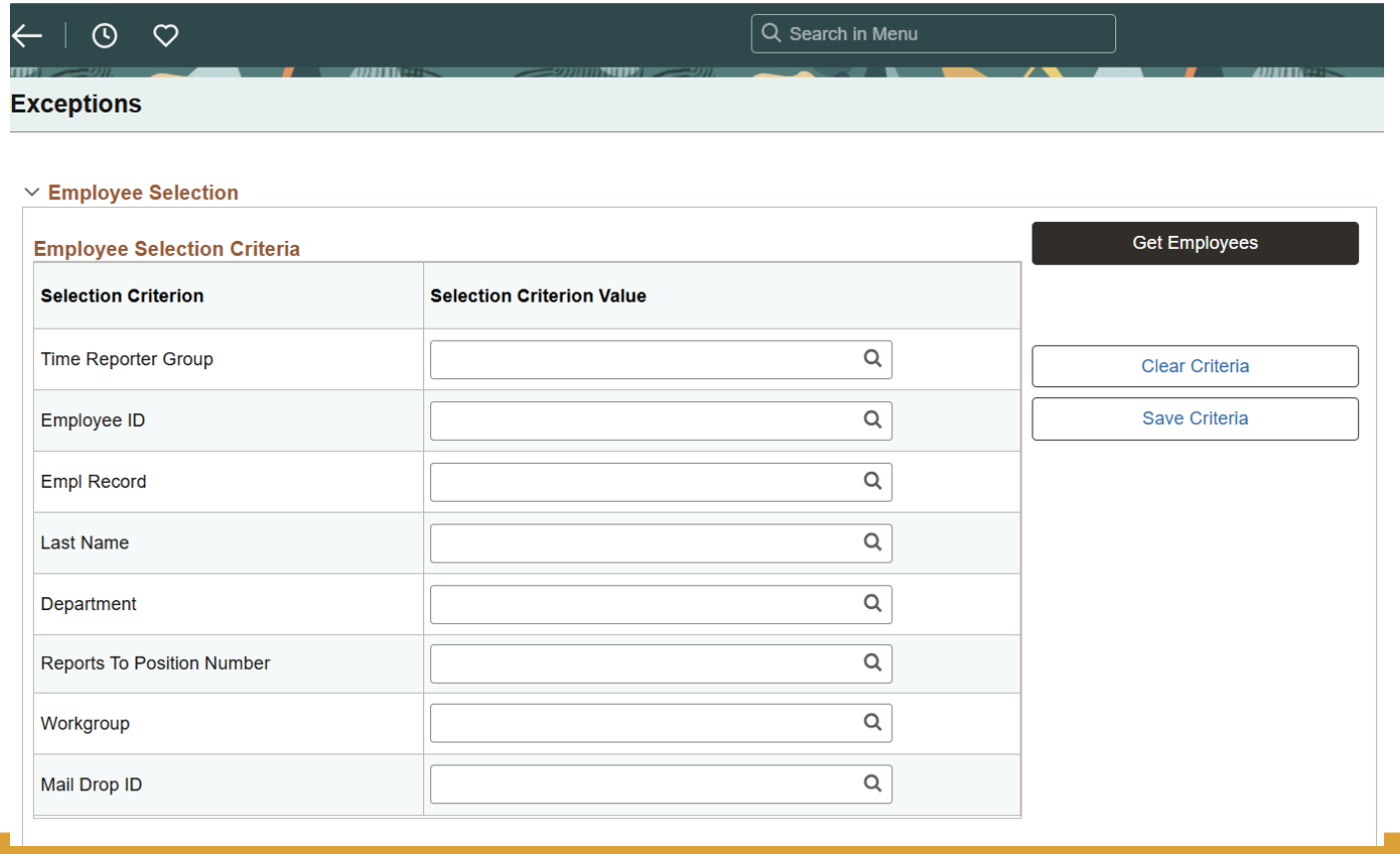
★**Navigation: Menu > Commonwealth of MA > Self Service Time & Attendance > View Reports > TL Exception Report**

- **Enter**
  - Business Unit
  - Department
  - Severity of Exception
  - From Date
  - To Date



Manage Exceptions

★**Navigation: Menu > Manager Self Service > Time Management > Exceptions**



Questions

Payroll User Group Meeting

September 2026

OFFICE OF THE COMPTROLLER
COMMONWEALTH OF MASSACHUSETTS

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

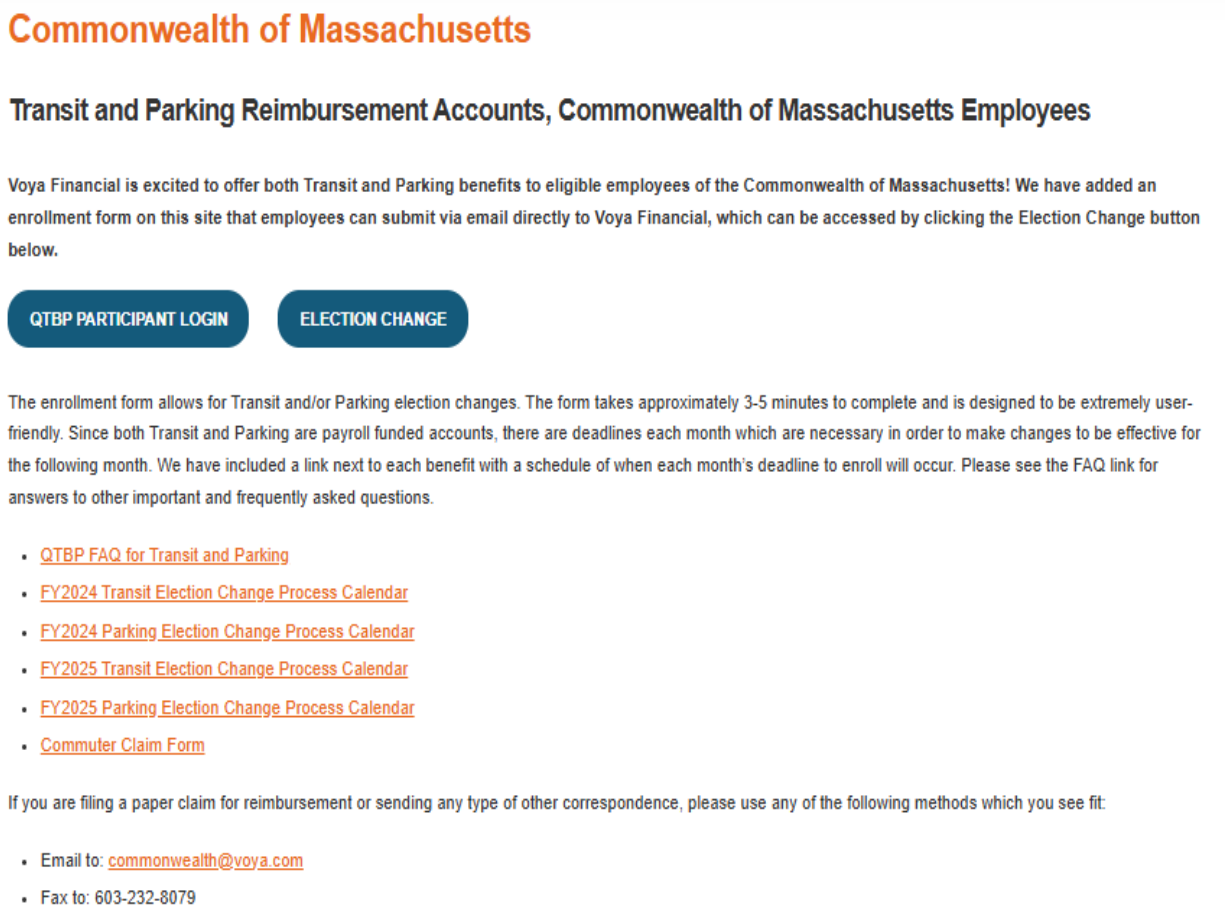
PLAN | INVEST | PROTECT

VOYA FINANCIAL

Agenda

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

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

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 FY2027 07/01/26-06/30/27

Benefit Month	Requests Received by Voya	Payroll Process Date	Paycheck Date	Funds Credited To Debit Card
July 2026	Mon. 06/08/2026	06/16/2026	06/19/2026	06/20/2026
August 2026	Mon. 07/06/2026	07/14/2026	07/17/2026	07/20/2026
September 2026	Mon. 08/03/2026	08/11/2026	08/14/2026	08/20/2026
October 2026	Mon. 08/31/2026	09/08/2026	09/11/2026	09/20/2026
November 2026	Mon. 09/28/2026	10/06/2026	10/09/2026	10/20/2026
December 2026	Mon. 10/26/2026	11/03/2026	11/06/2026	11/20/2026
January 2027	Mon. 11/23/2026	12/01/2026	12/04/2026	12/20/2026
February 2027	Mon. 01/04/2027	01/12/2027	01/15/2027	01/20/2027
March 2027	Mon. 02/01/2027	02/09/2027	02/12/2027	02/20/2027
April 2027	Mon. 03/01/2027	03/09/2027	03/12/2027	03/20/2027
May 2027	Mon. 03/29/2027	04/06/2027	04/09/2027	04/20/2027
June 2027	Mon. 04/26/2027	05/04/2027	05/07/2027	05/20/2027

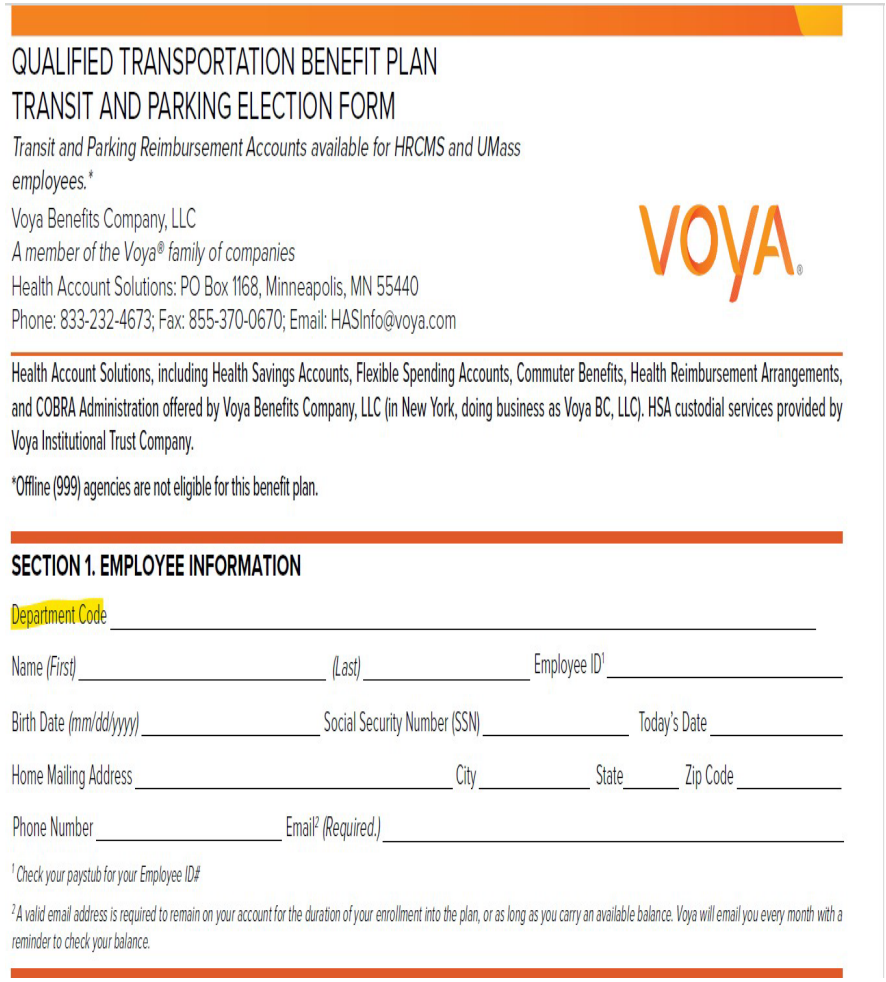
Parking Process Calendar

PARKING ELECTION CHANGE PROCESS CALENDAR FY2027 07/01/26-06/30/27

Benefit Month	Requests Received by Voya	Payroll Process Date	Paycheck Date	Funds Credited To Debit Card
July 2026	Mon. 06/22/2026	06/30/2026	07/03/2026	06/20/2026
August 2026	Mon. 07/20/2026	07/28/2026	07/31/2026	07/20/2026
September 2026	Mon. 08/17/2026	08/25/2026	08/28/2026	08/20/2026
October 2026	Mon. 09/14/2026	09/22/2026	09/25/2026	09/20/2026
November 2026	Mon. 10/12/2026	10/20/2026	10/23/2026	10/20/2026
December 2026	Mon. 11/09/2026	11/17/2026	11/20/2026	11/20/2026
January 2027	Mon. 12/07/2026	12/15/2026	12/18/2026	12/20/2026
February 2027	Mon. 01/18/2027	01/26/2027	01/29/2027	01/20/2027
March 2027	Mon. 02/15/2027	02/23/2027	02/26/2027	02/20/2027
April 2027	Mon. 03/15/2027	03/23/2027	03/26/2027	03/20/2027
May 2027	Mon. 04/12/2027	04/20/2027	04/23/2027	04/20/2027
June 2027	Mon. 05/10/2027	05/18/2027	05/21/2027	05/20/2027

New Form Section 1

- We are updating our forms to an editable PDF. Nothing has changed with the process only the look of the form.



QUALIFIED TRANSPORTATION BENEFIT PLAN
TRANSIT AND PARKING ELECTION FORM

*Transit and Parking Reimbursement Accounts available for HRCMS and UMass employees.**

Voya Benefits Company, LLC
A member of the Voya® family of companies
Health Account Solutions: PO Box 1168, Minneapolis, MN 55440
Phone: 833-232-4673; Fax: 855-370-0670; Email: HASInfo@voya.com

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by Voya Institutional Trust Company.

*Offline (999) agencies are not eligible for this benefit plan.

SECTION 1. EMPLOYEE INFORMATION

Department Code _____

Name *(First)* _____ *(Last)* _____ Employee ID[1] _____

Birth Date *(mm/dd/yyyy)* _____ Social Security Number (SSN) _____ Today's Date _____

Home Mailing Address _____ City _____ State _____ Zip Code _____

Phone Number _____ Email[2] *(Required.)* _____

[1] *Check your paystub for your Employee ID#*

[2] *A valid email address is required to remain on your account for the duration of your enrollment into the plan, or as long as you carry an available balance. Voya will email you every month with a reminder to check your balance.*

New Form Section 2 Transit

SECTION 2. TRANSIT BENEFIT ELECTIONS

☐ I elect to have the following amount of money reduced from my salary before taxes to reimburse me for eligible Mass Transit expenses I incur during the plan year. Please enter the amount below that you would like to elect per month - If you wish to cease your contribution, please enter 0.00, and select the benefit month that election change will take effect from the dropdown.

Transit Amount Per Month[1]	Benefits/Expense Month and Year *(Benefit Month for Dollar amount entered must be chosen. For deadlines related to montly changes, go to https://presents.voya.com/Content/Delivers/commonwealth/)*
$	

Note: IRS Max as of Jan 1, 2026 is $340 However The Commonwealth of MA will not increase to the Federal exclusion of $340. But rather only increase by the $10 as noted below. IRS exclusion qualified transit and parking amounts 2026 - $335

I understand the following terms of the Mass Transit Benefit:

1. This monthly election will stay in place at the above rate until you elect to have it changed.

2. The cost of any pass, token, fare card, voucher, or other item that entitles the employee to use **Mass Transit** for purpose of traveling to or from his/her place of work are considered eligible to use your Voya debit card to purchase.

3. **Mass Transit** may be via:

- A mass transportation system
- A private **Mass Transit** enterprise conducted by a company or individual that is in the business of transporting people in a "commuter highway vehicle." Such a vehicle must have a seating capacity for six or more adults (not including the driver), and at least 80 percent of the vehicle's mileage must be from transporting employees to and from their place of work. Additionally, the vehicle must be used by a minimum of three commuters (not including the driver). The vehicle may be owned or leased by an employer for use by employees or a third-party provider. Employees can also own and operate commuter highway vehicles.
- Voya has also approved UberPool & Lyft as authorized merchants for which you can utilize funds from your commuter Transit account for eligible expense **to-and-from work**. Your current flex Visa card will not work with UberPool or Lyft mobile app as a method of payment – you will need to pay for your ride(s) using your own personal credit card, and then submit a Commuter Choice Claim Form to be reimbursed by Voya from your available transit account balance. You can find the Claim Form here.

New Form Section 3 Parking

SECTION 3. PARKING EXPENSE ACCOUNT ELECTIONS

☐ I elect to have the following amount of money reduced from my salary before taxes to reimburse me for eligible Parking expenses I incur during the plan year. Please enter the amount below that you would like to elect per month - If you wish to cease your contribution, please enter 0.00, and select the benefit month that election change will take effect from the dropdown.

Parking Amount Per Month[1]	Parking/Expense Month and Year *(Benefit Month for Dollar amount entered must be chosen. For deadlines related to montly changes, go to https://presents.voya.com/Content/Delivers/commonwealth/)*
$	

Note: IRS Max as of Jan 1, 2026 is $340 However The Commonwealth of MA will not increase to the Federal exclusion of $340. But rather only increase by the $10 as noted below. IRS exclusion qualified transit and parking amounts 2026 - $335

I understand the following terms of the Parking Benefit:

1. This monthly election will stay in place at the above rate until you elect to have it changed.
2. The cost of any Parking facility or lot for the purpose of work are considered eligible to use your Voya debit card to purchase.
3. Parking expenses include:
    - The cost of parking at or near the place of work, and at or near the mass transit provider that employees use to commute to work.

New Form Section 4 Debit Card

SECTION 4. DEBIT CARD

If you are a current participant in either the Transit or Parking benefit and currently have a debit card, you will continue to use the same card with the changes made on this form today. If you are canceling your contribution to either benefit temporarily and intend to resume contributions at a later time, please hold on to your debit card. If you are a new participant to this benefit, you will receive a set of 2 debit cards in the mail in approximately 7-10 business days from the date when this form is processed in our system, which is after the enrollment window closes. Please click on the above Transit or Parking Election Change Process Calendars to see the deadlines.

I understand that:

1. Any money unclaimed from my reimbursement account(s) at the end of the plan year will be carried over to the next Plan Year.
2. My Social Security benefits may be reduced by this election.
3. I must also agree to the Yearly Certification Form online.
4. The cost to administer the Transit and Parking program is paid by each employee on a pre-tax basis. The monthly administrative fee is $1.50 for Transit alone, Parking alone, or if you choose to participate in both the Transit and Parking programs you only pay the $1.50 administration fee for both.

☐ I agree

New Form Section 5- Agreement Disclaimer

SECTION 5. COMMONWEALTH OF MASSACHUSETTS QUALIFIED TRANSPORTATION BENEFIT PLAN YEARLY CERTIFICATION

1. I hereby certify that I have been or will be using this benefit for my regular daily direct commute from home to work and return. I certify that this card will be used only for qualified transportation fringe benefits, Rev. Rul. 2006-57. I will not give, barter, exchange, convey, assign, or otherwise transfer this benefit to any other person.

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.

3. I understand that the debit card remains active for use until midnight of the last day of the benefit month for which I had a payroll deduction contribution, example: Termination occurs in May, and payroll deductions are taken in May paycheck for the June benefit month, I'm allowed to use the account until June 30th.

4. I understand I am responsible for purchasing Transit products, and responsible for all requirements of safeguarding these products.

5. The Employee, under penalties of perjury, certifies that he/she has not and will not claim benefits to which are not allowable under IRS and State Tax law.

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.

7. UberPool & Lyft Lines: The undersigned fully understands that eligible commuter transit expenses submitted on the Reimbursement Claim Form are for rides to-and-from work.

Signature *(Required.)* _____ Date _____

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

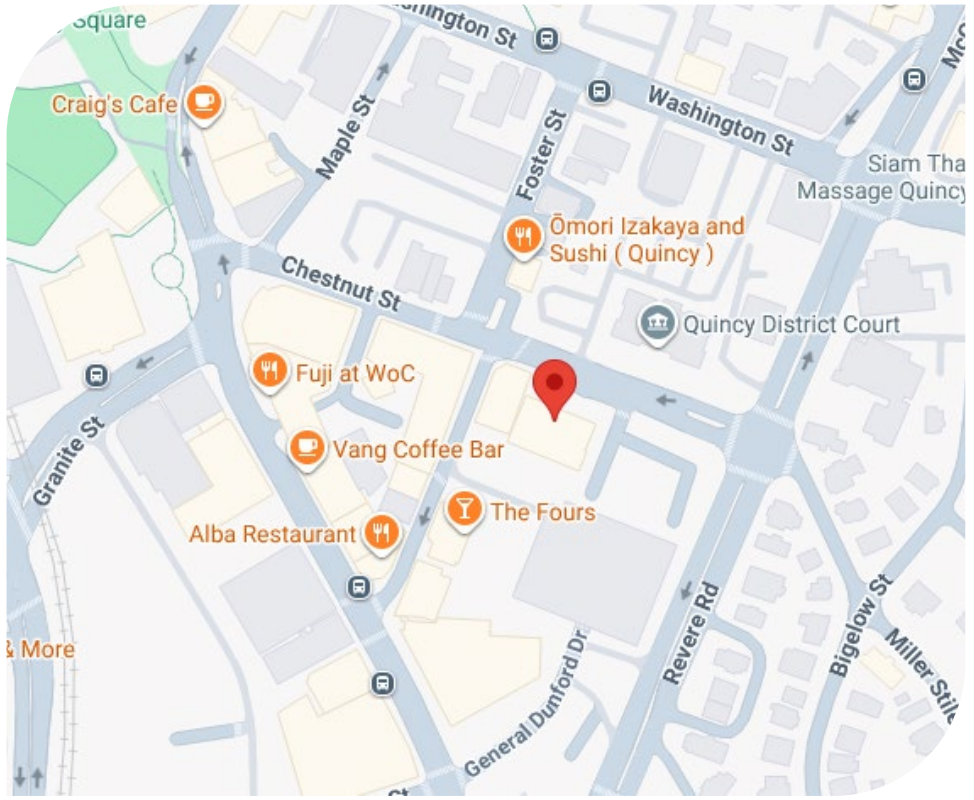
My phone number will be made available from my email, and I am always happy to set up a call to answer any questions you may have about forms and resources!



September 2026 Updates

Update: Quincy Branch

- On track for November
- 1 Chestnut St



Metro Assistance Portal
(M.A.P Powered by Starlight)

- More than $2M in benefits
  - 13% of MCU Staff ($400K)
  - Member Pilot ($1.7M)
- Benefits Include
  - SNAP
  - Medicaid / ACA
  - LIHEAP
  - WIC
  - Workforce Advantage Down Payment Assistance (DPA)

AWARD-WINNING IMPACT:

Starlight's value shows up in individual member stories. Here are three examples from Metro's pilot:

SNAP & RAFT Dual Support:
$12,300+/year

A member struggling with housing costs checked SNAP eligibility (approximately $4,800/year) and found local food banks. They discovered eligibility for RAFT, Massachusetts' rental assistance program offering up to $7,000 annually, and automatically queued a follow-up for utility benefits in winter (around $500/year).

SNAP Reconsideration Success:
$3,600–$6,000/year

A member missed their SNAP application deadline and used M.A.P. powered by Starlight to discover a 30-day reconsideration window and connections to their local food bank. The result: a 15-day extension that restored $300–$500 in monthly food support.



Family Support Package:
$21,000/year

A household of four applied for SNAP (approximately $6,000/year), checked Medicaid eligibility (coverage worth roughly $3,000/year), and accessed childcare assistance (up to $12,000+/year). They connected with their local job center and scheduled follow-up notifications for utility assistance.

100 YEARS
1926 — 2026

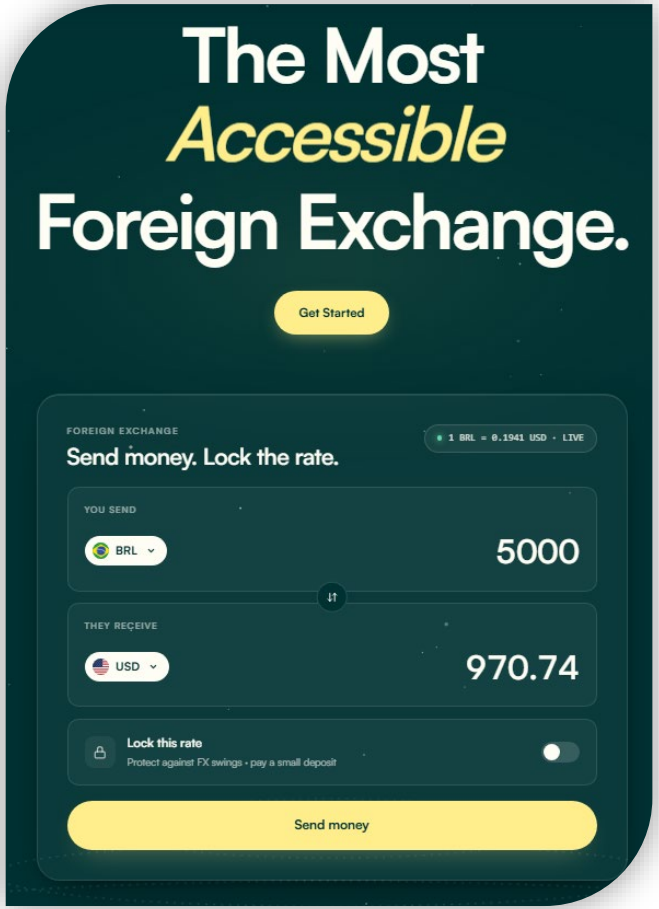
Upcoming Financial Wellness Seminars

- Understanding Student Lending and the Financial Aid Process
  - Thursday, September 17th from 1p-2p
  - Thursday, October 15th from 6p-7p
- Social Security Strategies
  - Tuesday, September 15th from 6p-7p
  - Tuesday, October 27th from 1p-2p
- First Time Homebuyer Must Know / Purchase Timeline
  - Thursday, October 22nd from 6p-7:30p
  - Thursday, November 12th from 1p-2:30p

100 YEARS 1926 — 2026

Launching: Crebit

- Pilot program for our Higher Education Metro@Work Partners
- Enables international transfers in minutes versus hours/days
- Cheaper & convenient



Introducing: Metro Contigo

- Launched in April 2026 – “Metro with you”
- Enhanced support and resources for Latino Community
- Promise to the communities we serve, that as the communities evolve so do we and shows our commitment to expanding access to quality banking services
- Completely unique experience – fully translated offering enhanced products like the **Fast Loan** or **Grow More CD** as well as others
- Full details online: metrocu.org/contigo/

Dedicated Resource



Brandon Williams, CCUFC

Metro@Work Relationship Manager

E: BWilliams@MetroCU.org

O: 877.MY.METRO ext. 5408

C: 781.823.9685

Resources & References

Reference Resources

- ★ Knowledge Center
- ★ Statewide Key Contact Lists - Office of the Comptroller
- ★ Procedures for Payment of Prior Year Deficiencies

Support Resources

★ **EOTSS ServiceNow**

- https://massgov.service-now.com
- **Should be used for HR/CMS issues**

★ **Knowledge Center**

- HR/CMS Knowledge Center - Home (sharepoint.com)

★ **CTR Solution Desk**

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

★ **PowerDMS**

- PowerDMS Login

Home Address SQL Statement

```
SELECT dbo_wh_job.xref_empl_status, dbo_wh_job.department, dbo_wh_job.key2_emplid,
dbo_wh_employees.last_name, dbo_wh_employees.first_name,
dbo_ps_addresses.key3_xref_address_type, Max(dbo_ps_addresses.effdt) AS MaxOfeffdt,
dbo_ps_addresses.address1, dbo_ps_addresses.address2, dbo_ps_addresses.address3,
dbo_ps_addresses.city, dbo_ps_addresses.state, dbo_ps_addresses.postal

FROM (dbo_wh_job INNER JOIN dbo_ps_addresses ON dbo_wh_job.key2_emplid =
dbo_ps_addresses.key2_emplid) INNER JOIN dbo_wh_employees ON dbo_wh_job.key2_emplid =
dbo_wh_employees.key2_emplid

GROUP BY dbo_wh_job.xref_empl_status, dbo_wh_job.department, dbo_wh_job.key2_emplid,
dbo_wh_employees.last_name, dbo_wh_employees.first_name,
dbo_ps_addresses.key3_xref_address_type, dbo_ps_addresses.address1,
dbo_ps_addresses.address2, dbo_ps_addresses.address3, dbo_ps_addresses.city,
dbo_ps_addresses.state, dbo_ps_addresses.postal

HAVING (((dbo_wh_job.xref_empl_status) In ("A","L","P","S")) AND
((dbo_ps_addresses.key3_xref_address_type)="HOME"))

ORDER BY dbo_wh_job.department, dbo_wh_job.key2_emplid,
dbo_ps_addresses.key3_xref_address_type;
```

Thank you

Next meeting December 9, 2026