FAQ for the Transition to Jawnt

What is Jawnt?

Effective January 1, 2027, Jawnt will be the new commuter benefits provider for the Commonwealth of Massachusetts, and Voya will be discontinued.

The Commonwealth of Massachusetts offers a pre-tax benefit for two categories: transit and parking. If you ride the T, Commuter Rail, bus, ferry, or other public transportation to work, that monthly expense can be tax exempt up to the IRS maximum limit.

Some Commonwealth of Massachusetts departments offer an additional subsidy on eligible expenses. Find out if your department is eligible here.

Active state employees who work at least 18.75 hours in a 37.5-hour work week, or 20 hours per 40-hour workweek, are eligible.

How do I enroll?

To enroll, employees need to complete a quick, one-time process in the Jawnt online portal:

1. Check your inbox for an invite from Jawnt after November 10. Click the link in the email to access the portal.

2. In your Jawnt account, under **Available benefits**, choose **Jawnt Pass** and click Enroll.

3. Enter your monthly transit and/or parking contributions, then complete the steps to enroll. If you want to rollover your funds from your previous provider but not contribute further, you can enroll in $0.

For more details, see this help article on how to enroll in Jawnt Pass.

What is the deadline to enroll?

The deadline to enroll in benefits for January 2027 is December 3, 2026.

The monthly deadline to enroll or make changes to contributions is the the first Thursday of the preceding month.

Is there an administrative fee?

The monthly fee for this program is $3.25. Some departments cover the cost of the monthly fee for employees. For more information, contact your HR department.

I'm currently enrolled in commuter benefits with Voya. What do I need to do?

Voya enrollees will need to enroll with the new provider after November 10, 2026; they will not automatically be moved over to Jawnt. Enrollment in Jawnt will open on November 10, 2026. **The deadline to enroll for January 1 benefits is December 3, 2026 to continue receiving pre-tax benefits without disruption.**

If you have a balance with Voya, your available balance from Voya will be automatically transferred to Jawnt. This can take a few months. You'll be notified once it's available.

How do I make changes to my transit or parking contributions?

You can make changes to your elections by logging in to your Jawnt account, then going to My Passes, and clicking edit next to the Jawnt Pass benefit.

For detailed steps and a walkthrough, see this help article.

What transit expenses are eligible?

The cost of any pass, token, fare card, voucher, or other item that entitles the employee to use mass transit for the purpose of traveling to or from his/her place of work.

Transit may be a mass transportation system or a commuter highway vehicle (a.k.a. vanpool): a vehicle that seats six or more adults, where at least 80% of the vehicle's mileage is expected to be for transporting employees between their homes and workplace, on trips during which employees occupy at least half of the vehicle's adult seating capacity (not including the driver).

What parking expenses are eligible?

- Parking near the employee's workplace
- Parking at a location from where the employee commutes to work (e.g., train station, or by carpool)

Can I enroll in both transit and parking benefits?

Yes! You can pay for both transit and parking expenses with your Jawnt Pass debit card—no need for multiple cards or enrollments. For example, if you drive to a T station, park in the lot, and take the T to work, you'll benefit from enrolling in both the transit and parking benefits.

What is the Jawnt Pass?

The Jawnt Pass debit card can be used just like any other credit or debit card when purchasing a monthly pass, or single ride ticket. You can also use it to set up auto-pay for a recurring monthly pass. In addition, it can also be used at stations and on vehicles where Tap to Pay (or Tap to Ride) is accepted.

When you enroll, you can choose whether to receive a physical card (which includes a virtual card) or a virtual card only. If you choose a physical card, you will receive it in the mail within 7-10 business days. From there, you'll need to activate your card in Jawnt.

Although the Jawnt Pass is a debit card, you may select "credit" as the payment method if you'd like to use your card at a kiosk or machine without having to enter a PIN.

If you don't receive or activate your card in time, you may have to pay out of pocket.

For more information about physical and virtual cards, see this help article.

This help article contains detailed information about how to use Jawnt Pass with the MBTA.

I'm enrolled in the parking benefit but had to pay for parking out of pocket. Can I be reimbursed?

If you forget your card or need to pay out of pocket for any reason, you can submit a reimbursement request in Jawnt, and receive the reimbursement via direct deposit.

When are deductions taken from my paycheck?

The amount you contribute to your Jawnt Pass debit card will be deducted from your paycheck, pre-tax. Payroll deduction is now taken just once monthly before the effective benefit month, in the first paycheck of the month.

When will the debit card be loaded with my monthly amount?

Both transit and parking funds are loaded onto your Jawnt Pass debit card on the 20th of each month, for the following month's benefit/expenses. Your Jawnt account will also show this balance at that time.

If I no longer wish to participate in the program, how do I opt out?

You can opt out of the program at any time. Since it is a month-to month benefit, you can be enrolled one month and opt out for the following month. If you want to completely cancel your Jawnt Pass account, see this help article.

How can I contact Jawnt if I have a question about my account?

For a summary of benefits offered through Jawnt and resources on how to choose the right benefit, visit the Jawnt Enrollment Guide hosted on Jawnt's website.

For general questions about enrolling in Jawnt, Jawnt Pass, and reimbursement, you can also visit the Jawnt Help Center.

You can also reach Jawnt Support directly from your Jawnt account by clicking the chat icon at the bottom right corner of their screen, or get in touch at support@jawntpass.com or 888-513-5935.

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