

Commuter benefits overview

By paying for work-related transit expenses with pre-tax money, you can reduce your commuting costs.



How much money can I save?

You can contribute up to the IRS limits, saving hundreds. In 2021, you could set aside \$270 dollars pre-tax each month for eligible transit expenses. Assuming a tax rate of 30%, the average commuter saves \$81 dollars per month in taxes.

If that's your standard monthly spend, that adds up fast — to **\$972 or** more each year.

Eligible expenses	Example
Monthly transit expenses	\$270
Combined federal, state and Social Security taxes	× 0.30
Estimated monthly savings	\$81
Estimated yearly savings	\$972*

*Sample tax savings; actual savings will vary based on your individual tax situation. Consult a tax professional for more information.

That's money back in your pockets, just for getting yourself to work in a commuter-approved form of transportation.



- Set aside pre-tax dollars for work transportation costs.
- Cover fare cards, vouchers, shared rides, and direct payments.
- Lower your daily costs.



What does this mean?

By paying for your commute with pre-tax dollars, you reduce your taxable income. As a result of saving your hard-earned money before taxes to pay for this daily cost, you save more on Social Security and income tax.

Result: You've lowered your taxable income, and you have more money in your wallet — just for going to work. It's like giving yourself a raise.

What does it cover?

You can use commuter benefits for a variety of your transportation expenses.

Eligible expenses include:

- Trains
- Ferries
- Buses

Subways

- Vanpools
- Rideshares through Lyft Line, UberPool, Via

With so many flexible options, using commuter benefits is an easy way to save money.

How does it work?

We give you options — choose which works best for you:



Option 1

Elect a reloadable Payment Card to purchase transit products.



Option 2

Purchase a transit pass and we'll mail it to you each month.

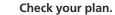


Option 3

Receive a voucher to purchase a transit pass.



What else can I do with my commuter benefits?



Your employer may also include parking benefits, which adds in an additional \$270 in pre-tax contributions per month, giving you twice the savings opportunities. This covers parking at or near your work, as well as parking at a location where you're connecting to another form of transportation.

How do I start?

You can do it all, quickly and easily, within your Optum Financial portal.

Online you can:

- Maintain your account
- View any credit amounts
- Load funds onto a transit card
- Manage transactions
- Access notifications from transit providers or Optum Financial
- Place orders for commuter products
- Set up recurring orders

A key advantage of this benefit is flexibility.

You can sign up at any time — not just during open enrollment — and you can contribute as much as you want up to the IRS limit.

You don't start saving until you begin, so start today.





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Flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), dependent care assistance programs (DCAPs), Transit and Parking Programs, Adoption and Surrogacy Assistance, Tuition Reimbursement Programs, Wellness Programs, and Lifestyle Reimbursement Programs are administered on behalf of your plan sponsor by Optum Financial and are subject to eligibility and restrictions. Federal and state laws and regulations and the design of your plan are subject to change.