

Commuter benefits

Frequently asked questions



Costs associated with transportation to work can add up, but with commuter benefits you can save income tax-free to cover expenses like subway fares, train tickets, shared rides and, in some cases, parking.

Find out how it works with answers to frequently asked questions:



What do commuter benefits cover?

They cover a variety of eligible transportation expenses for traveling from home to work, including transit passes for public transportation like trains, buses, subways, ferries, vanpools and commuter highway vehicles. Some plans also include work-related parking costs. Noneligible costs include tolls, expenses for dependents, private Uber or Lyft rides, and UberX Share rides.



Can I order the same pass I already use?

Yes. We offer more than 100,000 different types of commuter- and parking-related options to support transit and parking authorities around the country and, most likely, we have what you're already using.



How much can I save?

In 2024, the IRS lets you set aside \$315 pre-tax each month for transit expenses. Assuming a tax rate of up to 30%, the average commuter saves up to \$93 per month in taxes. That's up to \$1,121 per year.*



If my plan covers parking, how does that work?

The benefit covers parking at or near your work, as well as parking at a location where you're connecting to another form of transportation. You can set aside an additional \$315 in pre-tax contributions per month on parking expenses, which is a completely separate amount from the \$315 for transportation expenses. (Added bonus: This potentially offers twice the amount of yearly savings, totaling up to \$2,242.)

*Savings compared using pre-tax income in your commuter benefit account to using after-tax income for purchases and assumes up to a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances.



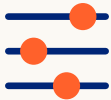
How do I start?

You can do it all, quickly and easily, from your online commuter dashboard. Simply sign in to your online account, click the “Commuter” tab and click the button to manage your commuter benefits. Here you can place orders for commuter products, view any credit amounts, load funds onto a transit card, manage all transactions, access account notifications and set up recurring orders.



Do I have to decide during my enrollment period if I want this benefit?

A big advantage of this benefit is flexibility. You can jump into the commuter benefits program anytime. There’s no requirement to sign up during enrollment, and you can contribute as much as you want, up to the IRS limit.



How can I make changes to my orders?

You can do it all online. After you place your order, you can make changes or cancel it, up until your order deadline.



How do I know my deadlines for ordering?

Order deadlines are prominently displayed on the home page of the Commuter portal.



Do I have to remember to place an order each month?

No. If you want, you can set up your order to automatically process each month. We’ll send you an email each month to remind you of your order and prompt you to make changes if necessary.



Is there a way to use a prepaid card?

Yes. We offer a prepaid card that makes it incredibly easy. Use it at ticket kiosks, when ordering on your phone and when making purchases directly from a transit or parking provider.

Visit optumfinancial.com.



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