

Lourdes lowers her taxes.

She uses her employer's transportation services plan to pay for qualified commuting expenses.



Lourdes drives daily to a train station, where she must pay for parking. Then she takes the train into her downtown job. Transportation services make paying for her commute a breeze.

Train plus parking really add up.

Lourdes pays \$12 a day, or \$240 a month, to park her car in a lot near the train station. She pays another \$410 a month for the train. Her total commuting expenses every month are \$650. Luckily for Lourdes, her employer offers transportation services from Optum Bank®. She can go online to order train passes and submit requests for reimbursement of qualified parking expenses.

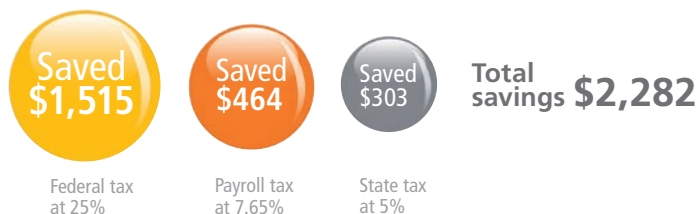
She knows the IRS rules.

The IRS sets limits for how much pre-tax income Lourdes and others can use for qualified parking and transit expenses. Currently, Lourdes can use up to \$265 a month of pre-tax earnings to pay for parking. She also can use up to \$265 a month of pre-tax earnings to pay for qualified transit expenses. Added together, that's \$530.

Lourdes makes the most of her commuting benefit.

She uses her transportation services plan to pay her monthly parking expenses and \$265 of her train expenses with pre-tax earnings. This reduces her annual taxable income by \$6,060. She pays the rest of her train costs with after-tax dollars.

She saves \$2,282 in taxes.



Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary.

Lourdes loves the convenience:

- Easy-to-use self-service to pay for parking and train
- Automatic and adjustable monthly contributions
- Online ordering and home delivery
- Reloadable commuter check cards are also available

And the tax benefits:

- Qualified commuting expenses paid with pre-tax dollars
- Reduced annual taxable income

Start saving like Lourdes.
Sign up for transportation services today.

Lourdes makes easy, automatic monthly payments.

Lourdes logs in to optumbank.com, where she buys a monthly train pass and orders commuter voucher checks to pay her work-related parking costs. Money to pay for the qualified expenses is deducted from her paycheck.

The checks and train pass arrive at her home by mail before the first of every month. She's free to cancel her automatic purchase at any time, or change it in a month when she takes a vacation.

Lourdes also has the option to order reloadable commuter check cards to pay for her train pass and parking expenses. She can use the transit commuter check card to buy her train pass at a vending machine every month. She can use the parking commuter check card to pay the parking lot operator.

For more information, contact your benefits representative or an Optum Bank customer care professional at 1-800-243-5543.

Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary. Lourdes is a fictitious character used to illustrate Optum® programs and services.



11000 Optum Circle, Eden Prairie, MN 55344

All Optum® trademarks and logos are owned by Optum, Inc. All other brand or product names are trademarks or registered marks of their respective owners. Because we are continually improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

© 2018 Optum Bank, Inc. All rights reserved. WF476164 51620D-122018