

## Transportation benefit plan account user guide



### Convenience and tax savings

You can stretch your commuting budget and save on taxes at the same time with transportation services from Optum Bank. Use easy online ordering to select from a nationwide network of public transit and parking options. And if your commuting or transit needs change, you can change your order each month.

### How it works

You decide how and where to spend your commuting dollars. Federal regulations for 2020 currently let you set aside each month before income and payroll taxes up to:

- \$270 for qualified transit expenses
- \$270 for qualified parking expenses

For ongoing commuter-related expenses, you can set up a recurring order that will automatically generate your transit order or pay your contracted parking vendor. If your commuting needs change, you can adjust or discontinue your order.

Follow the detailed steps below to navigate the site and enroll or place orders with your transportation benefit plan account:

1. Go to **optumbank.com**.
2. Enter your username and password. For first-time users, click on **Register for your HealthSafe ID™**. Enter requested information and follow instructions to register.
3. Once you log in, click on **Transportation Services** to be directed to the ordering website.

## How to place a transit order

1. From the side menu, select **Place an Order**.
2. Select a product from the list of options.



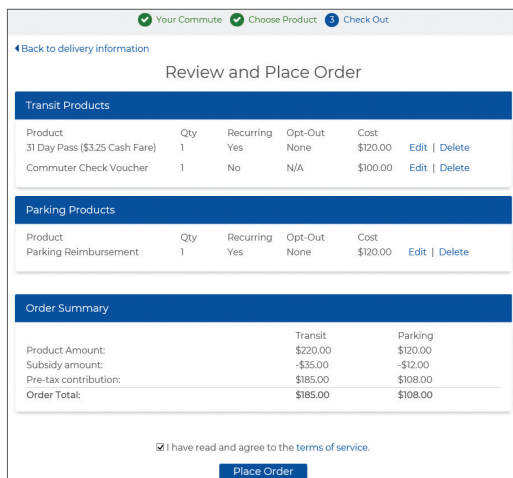
**Note:** If you have placed an order in the last year, you will have the option to quickly order it again at the bottom of the page. From there you can proceed to step 5.

3. Enter your ZIP codes and select **Next**.
4. Select your product from the list of options.
5. Enter your order details, including dollar amount and quantity, and select your recurring options. When finished, select **Next**.

Automatically place this order each month?

Are there any months you do not need this order?

6. View your cart, and then select **Proceed to Checkout**.
7. Enter your address to confirm your delivery information. Select **Next**.



8. Review you order. If everything is correct, select **Place Order**.
9. A confirmation will display that your order has been placed.

### TIP

#### Recurring orders

When you set your order to recur monthly, your order will be placed automatically each month. You won't have to log back in to your account unless you want to make changes to your order.

If there are any months that you do not need your order, simply select **Yes**, and select the months you do not need from the calendar.

### TIP

#### Editing or deleting your order

After your order has been placed, you may edit or delete your order (up to the 10th of the month in most cases). You can make changes to your order right from your dashboard. Under the **Options** button, select **Edit Order** or **Delete Order**.

## How to place a transit order for the Commuter Check Prepaid Mastercard

This convenient reloadable prepaid card can be used for purchasing transit products or paying vanpool fees. You will receive one card, which is funded monthly with a specified amount. No more waiting in line or saving receipts. The Commuter Check Prepaid Mastercard® is accepted at transit agencies, fare vending machines, vanpool providers and designated transit retail centers where only transit products are sold. Use your Commuter Check Prepaid Mastercard similar to the way you would use a credit or debit card.\*

1. From the side menu select **Place an Order**.
2. Select a product from the list of options.



**Note:** If you have placed an order in the last year, you will have the option to quickly order it again at the bottom of the page. From there you can proceed to step 5.

3. Enter your ZIP codes and select **Next**.
4. Select **Commuter Check Prepaid Mastercard** from the list of options.
5. Enter your order details and select your recurring options. When finished, select **Next**.
6. View your cart, and then select **Proceed to Checkout**.
7. Review your order. If everything is correct, select **Place Order**.
8. A confirmation will display that your order has been placed.

\*You can only use the Commuter Check Prepaid Mastercard for commuter products as defined by the tax code that governs this benefit program.

## How to place a parking order for direct pay

1. From the side menu select **Place an Order**.
2. Select **Parking** from the list of options.



**Note:** If you have placed an order within the last year, you will have the option to quickly order it again at the bottom of the page. From there you can proceed to step 8.

3. Enter your ZIP codes and select **Next**.

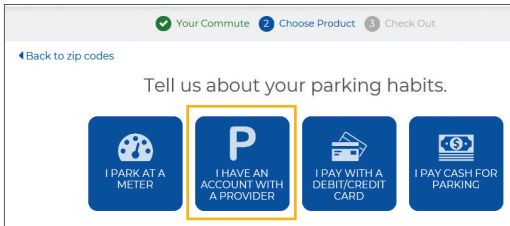
### TIP

#### Managing your card

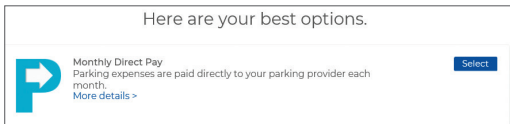
You can activate or report a problem with your card right from your dashboard. More details about your Commuter Check Prepaid Mastercard, such as transaction history, can be found under My Account > Card Management.

Use your Commuter Check Prepaid Mastercard similar to the way you would use a debit or credit card.

4. Select **I Have an Account With a Provider** from the list of parking habits.



5. Select **Monthly Direct Pay** from the list of options.



6. Enter your parking provider's information, and then select **Find Your Provider**.
7. Choose your parking provider from the list of options.
8. Enter your order details and select your recurring options. When finished, select **Next**.
9. View your cart and select **Proceed to Checkout**.
10. Review your order. If everything is correct, select **Place Order**.
11. A confirmation will display that your order has been placed.

## How to place a parking order for the Commuter Check Prepaid Mastercard

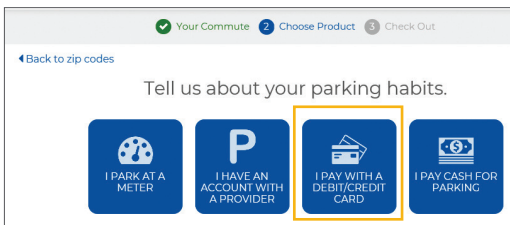
A reloadable prepaid card that can only be used for qualified parking expense where debit Mastercard®, Maestro® cards and NYCE® cards are accepted.

1. From the side menu, select **Place an Order**.
2. Select **Parking** from the list of options.



**Note:** If you have placed an order within the last year, you will have the option to quickly order it again at the bottom of the page. From there you can proceed to step 6.

3. Enter your ZIP codes and select **Next**.
4. Select **I Pay With a Debit/Credit Card** from the list of parking habits.



5. Select **Commuter Check Prepaid Mastercard** from the list of options.

### TIP

#### About monthly direct pay

You must have an existing relationship with a parking provider in order to use Monthly Direct Pay. If your parking provider is not in our database, follow the link at the bottom of the page to add your provider. You may still continue with your order, and we will reach out to the parking provider to affiliate them as a payee in our system.

6. Enter your order details and select your recurring options. When finished, select **Next**.
7. View your cart, and then select **Proceed to Checkout**.
8. Review your order. If everything is correct, select **Place Order**.
9. A confirmation will display that your order has been placed.

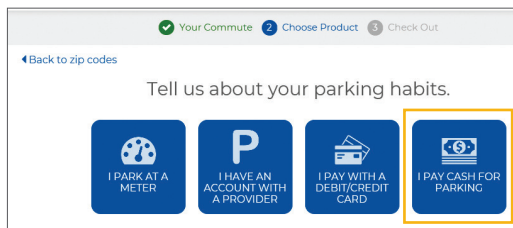
## How to place a parking order for parking cash reimbursement

1. From the side menu, select **Place an Order**.
2. Select **Parking** from the list of options.



**Note:** If you have placed an order within the last year, you will have the option to quickly order it again at the bottom of the page. From there you can proceed to step 6.

3. Enter your ZIP codes and select **Next**.
4. Select **I Pay Cash for Parking** from the list of parking habits.



5. Select **Enroll in Cash Reimbursement** from the list of options.
6. Enter your order details and select your recurring options. When finished, select **Next**.
7. View your cart, and then select **Proceed to Checkout**.
8. Review your order. If everything is correct, select **Place Order**.
9. A confirmation will display that your order has been placed.

## How to place a parking order for commuter check vouchers

1. From the side menu, select **Place an Order**.
2. Select **Parking** from the list of options.



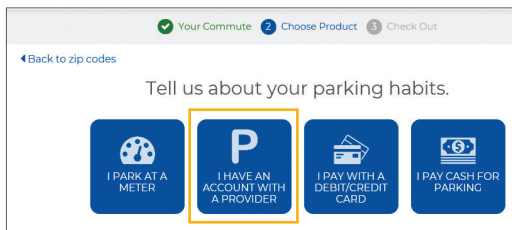
**Note:** If you have placed an order within the last year, you will have the option to quickly order it again at the bottom of the page. From there you can proceed to step 6.

### TIP

#### About cash reimbursement

You will pay for your parking expense out of pocket, so be sure to save your receipts. Go to the Parking Cash Reimbursement page on the site and file a claim. Once your claim is approved, a reimbursement check will be sent to you.

3. Enter your ZIP codes and select **Next**.
4. Select **I Have an Account With a Provider** from the list of parking habits.



5. Select **Commuter Check for Parking** from the list of options.



6. Enter your order details and select your recurring options. When finished, select **Next**.
7. View your cart, and then select **Proceed to Checkout**.
8. Review your order. If everything is correct, select **Place Order**.
9. A confirmation will display that your order has been placed.

### TIP

#### About commuter check vouchers

Make sure that your parking provider accepts commuter check parking vouchers before placing your order. Commuter check parking vouchers come in flexible denominations, including cents. There is no cash back for commuter check parking vouchers, so order the exact amount that you will need.

**Have questions? We're here to help.**

Please visit [optumbank.com](https://optumbank.com) or call 1-800-243-5543.

The Commuter Check Prepaid Mastercard may only be used for qualified commuter benefit purchases in accordance with IRS Tax Code 132(f). No cash or ATM access. This card may not be used everywhere Debit Mastercard is accepted.

The Commuter Check Prepaid Mastercard is issued by The Bancorp Bank pursuant to license by Mastercard International Incorporated. The Bancorp Bank; Member FDIC. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



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