

Go tax-free from point A to point B

Take the route that saves you money with commuter benefits



Commuter benefits save you money on your work commute by letting you pay for transit expenses with pre-tax money. From subway passes to parking passes, you can commute with more money in your pocket.

Here's how much you can save

Since your contributions are pre-tax, the more you contribute, the more you save. The IRS sets annual limits. In 2024, you could set aside \$315 dollars pre-tax each month for eligible transit expenses.

If that's your standard monthly spend, that adds up fast to \$1,121 or more each year.

Eligible expenses	Example
Monthly transit expenses	\$315
Combined federal and Social Security taxes	29.65%
Estimated monthly savings	\$93
Estimated yearly savings	\$1,121*

* Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.



Set aside pre-tax dollars for work transportation costs



Cover fare cards, vouchers, shared rides and direct payments



Lower your daily costs

That's huge savings back in your pocket, just for getting yourself to work.

How does it work?

You have options – choose which works best for you:

Option 1

Use a reloadable, prepaid card to make transit payments

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 benefits?

Your employer may also include parking benefits, which adds in an additional \$315 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.



Ready to enroll?

Enrolling in commuter benefits is quick and easy because you can sign up at any time during the plan year at optumfinancial.com. Sign up early for maximum savings.

Go to optumfinancial.com to learn more.



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