

# Ease the cost of commuting



Commuter benefits save you money to and from work by letting you pay for transit expenses with pre-tax money. From subway passes to public transportation 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](#). For example, in 2025 you could set aside \$325 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	\$325
Combined federal and Social Security taxes	29.65%
Estimated monthly savings	\$96
Estimated yearly savings	<b>\$1,156*</b>

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

# Put savings back in your pocket, just for going to work.



Set aside pre-tax dollars for work transportation costs



Cover buses, trains, parking and more



Lower your daily costs to and from 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 \$325 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 it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.

### Need more time to learn?



Scan the QR code, or go to [optum.com/CommuterBenefits](https://optum.com/CommuterBenefits), to see how you can save.



Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC, and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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