

## Commuter plan options



A simple and convenient way to pay for qualified commuting expenses while you save on taxes.

### Convenience and tax savings

You can stretch your commuting budget and save on taxes at the same time with commuter services from Optum Financial. 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 currently let you set aside each month before income and payroll taxes up to:

- \$300 for qualified transit expenses
- \$300 for qualified parking

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.

### Online ordering is easy

After you register and sign in to [optumbank.com](http://optumbank.com), you'll select and order bus or transit passes, transit authority smart cards, tickets, commuter checks or reloadable commuter check cards to pay for your qualified commuting expenses. You can also pay your contracted parking vendor directly.

Your order will be mailed directly to your home. No more waiting in lines or searching for exact change. You'll be ready to go.

Money deducted from your paycheck before taxes will be used to pay for your transit or parking order. And if your order exceeds the monthly limits, the additional amount will be deducted from your paycheck after taxes. It's that easy.

If you use multiple parking lots or only park occasionally, you can still use the transportation services benefit. Simply submit a claim for reimbursement with your parking receipts or other documentation.

### Use your commuter services plan to pay for qualified:

- Public transit fares for buses, ferries and commuter rail
- Vanpool fares
- Parking expenses
- Bicycle commuting expenses, if offered

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Start saving today. Sign in to [optumbank.com](http://optumbank.com), select the transportation services link and place your order.

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Optum also offers reloadable commuter check cards to pay for transit passes, such as subway passes or train tickets, and parking expenses. Some restrictions on where you can use these cards apply.

Your employer may offer a benefit for employees who bike to work. You may be able to receive a commuter check for up to \$20 per month to be redeemed at participating bike shops for repairs, parts and equipment or to pay for qualified bike storage. Or accumulate the reimbursement and apply it toward the purchase of a new bicycle.

You cannot, however, take advantage of the transit or parking benefits during any month you use the bicycle benefit.

Jenna drives to the commuter parking lot at her local train station, where she catches a train into the city for work. She uses her commuter services benefit to obtain tax savings on these expenses.

Jenna places her orders online for her parking and transit products. Optum directs her employer to deduct from her paycheck each month: \$300 transit expenses, and \$300 for parking expenses. This money is deducted from her paycheck before taxes and reduces Jenna's taxable income by \$7,200 per year.

- 24% in federal tax
- 7.65% in FICA (Social Security and Medicare)
- 5% in state tax

Jenna's total tax savings could be \$2,639 for the year.\*

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#### **Easy-to-use, self-service transportation ordering system:**

- Simply go to [optumbank.com](https://optumbank.com) and sign in as an account holder.
  - Click on the transportation services link.
  - Select the transit or parking services you want.
  - Place your order.
  - Set up an automatic order to make the same purchase every month.
  - Receive your order at home by mail.
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\*Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary.

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