

Ease the cost of commuting



Commuter benefits save you money getting to and from work by letting you pay for transit expenses with pre-tax funds. From public transportation to parking passes, you can commute with more money in your pocket.

Here's how much you can save

The IRS sets **annual contribution limits**. Since your contributions are pre-tax, the more you contribute, the more you save.

For example, in 2026 you could set aside \$340 pre-tax dollars each month for eligible transit expenses. The table below shows how the savings add up.

Eligible expenses	Example
Monthly transit expenses	\$340
Combined federal and Social Security taxes	29.65%
Estimated monthly savings	\$100.81
Estimated yearly savings¹	\$1,210.00

1. 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 and more
- Lower your daily costs to and from work

3 ways to use your benefits

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 would give you an additional \$340 in pre-tax contributions per month. 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 and don't miss your chance to sign up.



Want more info?

Scan the QR code, or go to 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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