

Commuter benefits

Frequently asked questions



Costs associated with transportation to and from work can add up. With commuter benefits, you can save income tax-free to cover expenses like subway fares, train tickets and parking.

Find out how it works with answers to frequently asked questions.

What do commuter benefits cover?

They cover a variety of eligible transportation expenses for traveling to and from work, including trains, buses, subways, ferries, vanpools and commuter highway vehicles. Some plans also include work-related parking costs. Non-eligible costs include tolls, expenses for dependents, private Uber or Lyft rides, and UberX Share rides.

Can I order the same pass I already use?

Yes. We offer more than 100,000 different types of commuter- and parking-related options to support transit and parking authorities around the country.

If my plan covers parking, how does that work?

The benefit covers parking at or near your work, as well as parking at a location where you're connecting to another form of transportation. You can set aside an additional \$340 in pre-tax contributions per month on parking expenses, which is a completely separate amount from the \$340 for transportation expenses, potentially offering twice the amount of yearly savings.



How much can I save?

In 2026, the IRS lets you set aside \$340 pre-tax each month for transit expenses. Assuming a tax rate of up to 30%, the average commuter can save up to \$1,210 per year.¹

Eligible expenses	Example
Monthly transit expenses	\$340.00
Combined federal and Social Security taxes	29.65%
Estimated monthly savings	\$100.81
Estimated yearly savings	\$1,210.00²

1. Savings compared using pre-tax income in your commuter benefits account to using after-tax income for purchases and assumes up to a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances.

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

How do I start?

You can do it all, quickly and easily, from your online commuter dashboard. Simply sign in to your online account, click the “Commuter” tab and click the button to manage your commuter benefits. Here you can place orders for commuter products, view any credit amounts, load funds onto a transit card, manage all transactions, access account notifications and set up recurring orders.

Do I have to decide during my enrollment period if I want this benefit?

A big advantage of this benefit is flexibility. You can jump into the Commuter Benefits program anytime. There’s no requirement to sign up during enrollment, and you can contribute as much as you want, up to the IRS yearly limit.

How can I make changes to my orders?

You can do it all online. After you place your order, you can make changes or cancel it, up until your order deadline.

How do I know my deadlines for ordering?

Order deadlines are prominently displayed on the home page of the Commuter portal.

Do I have to remember to place an order each month?

No. You can set up your order to automatically process each month. We’ll send you an email each month to remind you of your order and prompt you to make changes if necessary.

Is there a way to use a prepaid card?

Yes. We offer a prepaid card that makes it incredibly easy. Use it at ticket kiosks, when ordering on your phone and when making purchases directly from a transit or parking provider.



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?



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.

This communication is not intended as tax or legal advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.

© 2025 Optum, Inc. All rights reserved. WF19389289 321261C-102025 OHC