

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 money. From public transportation 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](#). For example, in 2026 you could set aside \$340 dollars pre-tax each month for eligible transit expenses.

If that's your standard monthly spend, that adds up fast to \$1,210 or more each 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.



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

1

Set aside pre-tax dollars for work transportation costs

2

Cover buses, trains, parking and more

3

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 \$340 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 and don't miss your chance to sign up.



Need more time to learn?



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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