



Commuter Benefits

The Commuter Plan allows employees to save money on work-related commuter expenses. Employees set aside money from their pay on a before-tax basis to pay for eligible costs associated with commuting to and from work. Employees don't pay federal taxes on their contributions, thus lowering their taxable income.

Employees can roll over their unused contributions to the next month. They can choose not to enroll each month, but may then forfeit rolled over contributions after a certain length of time.

The Transit Account works like this:

- Employees order transit products--such as coupons, vouchers, or tickets--each month for the following month.
- The transit products are mailed directly to the employee's home prior to the 1st of the month.
- The cost of the transit products is taken directly from the employee's pay.

Common eligible expenses include:

- Mass transit trains or buses (limousines and taxis are normally excluded)
- Vanpooling
- Ferries

The Parking Account works like this:

- Employees order parking products--such as coupons, vouchers, or parking checks--each month, for the following month.
- The parking products are mailed directly to the employee's home prior to the 1st of the month.
- The cost of the parking products is taken from the employee's pay.

Common eligible expenses include:

- Parking on or near the employer's property
- Parking on or near a location from which you commute to work

Disclaimer: These are typical plan designs offered by employers. Some employer plans may include different requirements.

Commuter Plan FAQs

Question: How can I save money with this program?

Answer: You aren't required to pay income taxes, Social Security taxes, or FICA taxes on contributions to the Commuter Plan. As an example, assuming a combined tax rate of 40%, you can save more than \$500 per year on transit expenses of \$1,260. You can save another \$960 per year on parking expenses of \$2,400.

Question: How else can it help me?

Answer: In addition to the tax savings, you'll also have the convenience of online ordering and home delivery. Your desired fare passes or tickets will be sent directly to your home. You can also set up your contributions to be ongoing, so you don't have to do anything until you want to make a change.

Question: What expenses are eligible?

Answer: Public transportation, vanpools, and parking at or near your place of employment are all eligible expenses. In addition, parking at a location from which you commute to work is also a qualified expense.

Question: What expenses aren't included in this program?

Answer: Mileage, tolls, fuel, and carpooling aren't part of this program. Business travel and other reimbursed expenses are also excluded.

Question: Can I order the exact transit or parking pass that I use now?

Answer: We offer more than 100,000 different types of tickets and passes. Most likely, we have exactly what you need for your transit or parking provider. If you don't see what you need, contact us and we'll add it for you.

Question: Do I have to remember to sign up for this benefit each month?

Answer: No. You can sign up and contribute on an ongoing basis, meaning that we'll automatically process your same contribution each month until you notify us otherwise. You can also choose to contribute to individual months for a year ahead of time.