COMMUTER BENEFITS
Frequently Asked Questions
for Employees

How do commuter benefits save me money?
Since commuter benefits allow you to use tax-free money to pay for qualified commuting costs, you'll end up saving on your income taxes. Savings vary by person because they depend on your salary and monthly transit and/or parking costs.

What are the different types of commuting expenses covered?
- Bus, ferry, train, trolley tickets and passes
- Parking expenses (meters, garages and lots)
- Vanpool fees (including uberPOOL, Via and Lyft Shared)
- Bike maintenance and repairs

What are the current monthly tax-free allowable limits?
- Transit and eligible vanpooling: $280
- Qualified commuter parking: $280
- Combined parking and transit benefits: $560

What's not covered?
- Tolls • Taxis • Gas/fuel • Mileage •
- Business trip costs • Airport parking fees •
- Parking fees at your home •

How do I get my commuter benefits?
Your vouchers, tickets, passes and prepaid cards are shipped directly to your home via USPS. If you use a Smart Card, you can directly load funds to your account via our online platform.

How do I use my commuter benefits?
Vouchers can be used to purchase transit tickets or passes from participating transit operators or to pay your parking vendor. Our prepaid card can be used at any qualified transit or parking operator that accepts Debit Mastercard nationwide.

Can I redeem my commuter benefits for cash?
No, you can only redeem them for qualified modes of transportation for getting to and from work.

What if I don't use all of my allocated commuter benefit funds?
No worries! Since commuter benefits are rolling, meaning you can sign up or drop out at any time, your funds can be rolled over from month to month.

800.531.2828
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Estimated Tax Savings (Transit Only)

Without Commuter		With Commuter	
Gross annual pay (estimate)	$55,000	Gross annual pay (estimate)	$55,000
Estimated tax rate (22%)	-$12,100	Maximum annual commuter account contributions	-$3,360
Net annual pay	=$42,900	Adjusted gross annual pay	=$51,640
Estimated annual commuting expenses*	-$3,360	Estimated tax rate (22%)	-$11,360
Final annual pay	=$39,540	Final annual pay	=$40,280
You take home this much more annually: $740			

Estimated Tax Savings (Transit and Parking)

Without Commuter		With Commuter	
Gross annual pay (estimate)	$55,000	Gross annual pay (estimate)	$55,000
Estimated tax rate (22%)	-$12,100	Maximum annual commuter account contributions	-$6,720
Net annual pay	=$42,900	Adjusted gross annual pay	=$48,280
Estimated annual commuting expenses*	-$6,720	Estimated tax rate (22%)	-$10,621
Final annual pay	=$36,180	Final annual pay	=$37,659
You take home this much more annually: $1,479			

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