

# Go tax-free from point A to point B

Take the route that saves you money with commuter benefits



Commuter benefits save you money on your work commute by letting you pay for transit expenses with pre-tax money. From subway 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. In 2023, you could set aside \$300 dollars pre-tax each month for eligible transit expenses.

If that's your standard monthly spend, that adds up fast to \$1,056 or more each year.

Eligible expenses	Example
Monthly transit expenses	\$300
Combined federal and Social Security taxes	29.65%
Estimated monthly savings	\$88
Estimated yearly savings	<b>\$1,056*</b>

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



Set aside pre-tax dollars for work transportation costs



Cover fare cards, vouchers, shared rides and direct payments



Lower your daily costs

**That's huge savings back in your pocket, just for getting yourself to 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 \$300 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 you can sign up at any time during the plan year at [optumfinancial.com](https://optumfinancial.com). Sign up early for maximum savings.

**Go to [optumfinancial.com](https://optumfinancial.com) to learn more.**



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