

Commuter benefits election model



Save money on commuter expenses

Commuter benefits are a simple and convenient way to pay for qualified commuting expenses while you save on taxes.

How it works

Want to save money on your commuting costs to and from work? It's easier than you may think — here's how you can do it:

1. Enroll in the commuter benefit through your employer.
2. Choose how much you would like to contribute — up to \$325 maximum per month each for both parking and transit expenses.
3. Your employer deducts your chosen contribution amount from your paycheck before taxes. This way, you don't pay federal, state or payroll taxes on your contributions (although some states do tax these contributions).
4. Use your Optum Financial payment Mastercard® to access your funds for qualified transportation costs.
5. Save money as you lower your income taxes.

Monthly, pre-tax contribution limits are set by the IRS and reviewed and adjusted occasionally with other cost of living adjustments. Separate limits are set for parking and transit; however, the monthly limits for these are typically the same. Currently, you can contribute up to \$325 pre-tax in each account per month (in 2025).



Using the payment card for parking

When you use the Optum payment card for eligible parking expenses, there's no paying cash upfront, no claim forms to fill out and no waiting for reimbursements. The payment card helps with Qualified Transportation Account (QTA) expenses, such as parking expenses for any type of vehicle at or near your work location, or at or near a location from which you commute using mass transit.



You can sign in anytime at optumbank.com to view your account and check your balance.

How the Optum Financial payment Mastercard works with commuter benefits

The Optum Financial payment Mastercard maintains separate accounts or “purses” of pre- (and post-) tax money for parking and transit, and directs the card transaction to the appropriate purse based on the merchant category code (MCC) at the point of sale.

If you already have an Optum Financial payment Mastercard for other accounts, such as an FSA or HSA, the commuter benefits account(s) may be stacked on the same card. The payment card cannot be used at alternative outlets, such as restaurants and grocery stores.

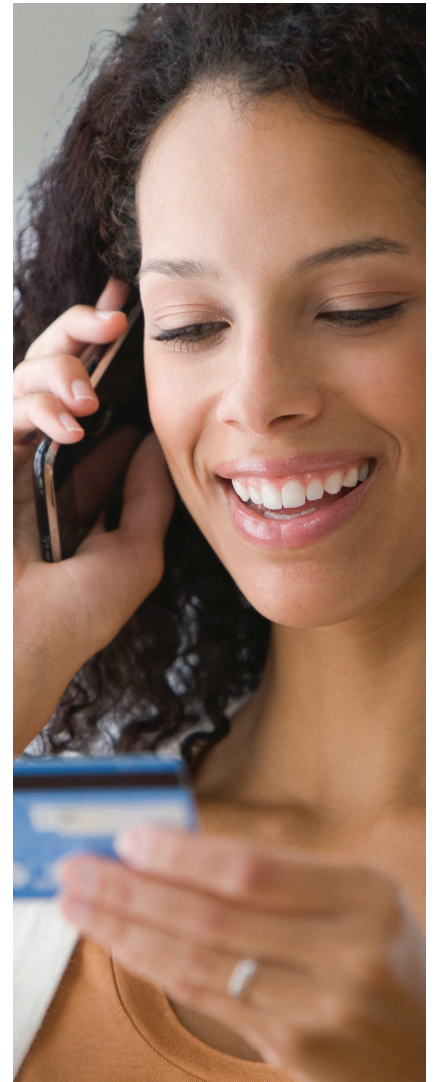
The amount of available funds on the payment card must cover the entire mass transit or parking expense, or the transaction will be declined. Or, the participant may split the cost by swiping the card for the exact available balance and then pay for the remaining amount with an alternate form of payment.

Using the payment card for transit

The payment card can be used for mass transit passes, tokens or fare cards purchased at a valid transit fare terminal.



Have questions?
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