

# Commuter Benefits - Transit

## Why should I choose Commuter Benefits?

Commuter Benefits allow you to put money from your paycheck aside each month, before taxes are taken out, for qualified mass transit and parking expenses.

**Fast savings.** You can save 40 percent or more on your costs commuting to and from work.

**Get hours back in your day.** The average one-way commute to work is nearly 30 minutes! By using public transit, you can use that time to read news, text friends or get a start on your day.

**Improve your health.** Studies have shown that people who commute to and from work in a method other than a private vehicle are less stressed.

**Environmental impact.** Do your part to reduce traffic congestion and reduce air pollution.

**Commuter Contribution Limits.** The IRS sets the maximum dollar amount you can set aside each month as a part of your Commuter Benefit. The monthly pre-tax contribution limit is:

Transit - **\$280**

Any money contributed to your transit benefit rolls over every month until it is used or you are no longer eligible.

## What does it cover?

Commuter funds can be used on a variety of transportation expenses that allow you to travel to and from work and your mode. Eligible modes of transportation include but aren't limited to:

- Train
- Bus
- Subway
- Ferry
- Vanpool (must seat at least 6 adults)



## IRS REGULATIONS

**Availability of funds.** Your funds become available as you contribute to the plan.

**Contribution changes.** You can adjust the amount you contribute to the plan each month at any time. No qualifying event is needed.

**Rollovers and use-or-lose.** The Commuter plan is flexible and your funds will continue to roll over month to month until the funds are used. However, your funds will no longer be available if you terminate employment.