



Lourdes lowers her taxes.

She uses her employer's transportation services plan to pay for qualified commuting expenses.



Lourdes drives daily to a train station, where she must pay for parking. Then she takes the train into her downtown job. Transportation services make paying for her commute a breeze.

Train plus parking really add up.

Lourdes pays \$12 a day, or \$240 a month, to park her car in a lot near the train station. She pays another \$410 a month for the train. Her total commuting expenses every month are \$650. Lucky for Lourdes, her employer offers transportation services from Optum. She can go online to order train passes and submit requests for reimbursement of qualified parking expenses.

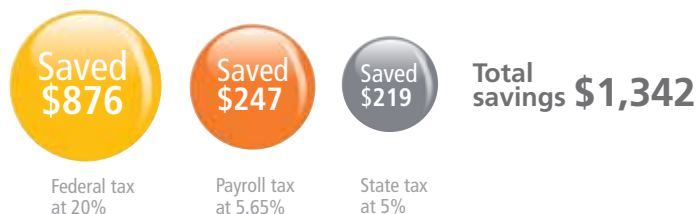
She knows the IRS rules.

The IRS sets limits for how much pre-tax income Lourdes and others can use for qualified parking and transit expenses. Currently, Lourdes can use up to \$240 a month of pre-tax earnings to pay for parking. She also can use up to \$125 a month of pre-tax earnings to pay for qualified transit expenses. Added together, that's \$365.

Lourdes makes the most of her commuting benefit.

She uses her transportation services plan to pay for up to \$365 of her qualified parking and transit expenses with pre-tax earnings. This reduces her annual taxable income by more than \$4,380. She pays the rest of her parking and train costs with after-tax dollars.

She saves \$1,342 in taxes.



Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary.

Lourdes loves the convenience:

- Easy-to-use self-service to pay for parking and train
- Automatic and adjustable monthly contributions
- Online ordering and home delivery

And the tax benefits:

- Qualified commuting expenses paid with pre-tax dollars
- Reduced annual taxable income

Start saving like Lourdes.
Sign up for a transportation services plan during benefits enrollment.

Lourdes makes easy, automatic monthly payments.

Lourdes logs in to **optumhealthfinancial.com**, where she buys a monthly train pass and orders commuter voucher checks to pay her work-related parking costs. The qualified expenses are deducted from her paycheck.

The checks and train pass arrive at her home by mail before the first of every month. She's free to cancel her automatic purchase at any time, or change it in a month when she takes a vacation.

For more information, contact your benefits representative or an Optum® customer care professional at 877-365-7923.

Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary. Lourdes is a fictitious character used to illustrate OptumHealth® programs and services.



13625 Technology Drive, Eden Prairie, MN 55344

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