



Transportation Services



A simple and convenient way to pay for qualified commuting expenses while you save on taxes.

Convenience and tax savings.

You can stretch your commuting budget and save on taxes at the same time with transportation services from Optum. Use easy online ordering to select from a nationwide network of public transit and parking options. And if your commuting or transit needs change, you can change your order each month.

How it works.

You decide how and where to spend your commuting dollars. Federal regulations currently let you set aside each month before payroll taxes up to:

- \$125 for qualified transit expenses
- \$240 for qualified parking

For ongoing commuter-related expenses, you can set up a recurring order that will automatically generate your transit order or pay your parking vendor. If your commuting needs change, you can adjust or discontinue your order.

Online ordering is easy.

After you register and log in to optumhealthfinancial.com, you'll select and order bus or transit passes, transit authority smart cards, tickets, commuter checks or a reloadable payment card to pay for your qualified commuting expenses.

Your order will be mailed directly to your home. No more waiting in lines or searching for exact change. You'll be ready to go.

The money you spend on your commuter transit or parking order will be deducted from your paycheck before taxes. And if your order exceeds the monthly limits, the additional amount will be deducted from your paycheck after taxes. It's that easy.

If you use multiple parking lots or only park occasionally, you can still use the transportation services benefit. Simply submit a claim for reimbursement with your parking receipts or other documentation.

Use your transportation services plan to pay for qualified:

- Public transit fares for buses, ferries and commuter rail
- Vanpool fares
- Parking expenses
- Bicycle commuting expenses, if offered

Start saving today. Log on to optumhealthfinancial.com, select the transportation services link and place your order.

Bicycle commuters benefit, too.

Your employer may offer a benefit for employees who bike to work. You may be able to receive a commuter check for up to \$20 per month to be redeemed at participating bike shops for repairs, parts and equipment or to pay for qualified bike storage. Or accumulate the reimbursement and apply it toward the purchase of a new bicycle.

You cannot, however, take advantage of the transit or parking benefits during any month you use the bicycle benefit.

Savings example:

Jenna drives to the commuter parking lot at her local train station, where she catches a train into the city for work. Each month, she orders a train pass and submits her parking receipts for reimbursement. Her employer deducts from her paycheck before taxes:

- \$125 for eligible transit expenses
- \$240 for eligible parking expenses

As a result, Jenna reduces her taxable income by \$4,380 a year. Estimating her combined income and payroll tax rate at 28.65 percent, Jenna saves \$1,255 in taxes by using her transportation services benefit.

Easy-to-use self-service transportation ordering system:

- Simply log on to **optumhealthfinancial.com**
 - Click on the transportation services link
 - Select the transit or parking services you want
 - Place your order
 - Set up an automatic order to make the same purchase every month
 - Receive your order at home by mail
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Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary. Jenna is a fictitious character used to illustrate OptumHealth® programs and services.



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