

## Transit & Parking

# Commuter Benefits

## 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 up to 30 percent (based on a 30 percent tax bracket) 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.

## IRS Regulations

### Availability of funds

Your funds become available as you contribute to the plan, generally within 2-3 days after your payroll contribution.

### Contribution changes

You can adjust the amount you contribute to the plan each month by the deadline set by your employer. Changes are effective the first of following month after the change has been made. 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.

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 for 2026 is:

**Transit - \$340**

**Parking - \$340**

Any money contributed to your transit or parking benefit rolls over every month until it is used or you are no longer eligible. (The debit card is required for transit expenses - no claim reimbursement.)

## What does it cover?

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

- Train
- Bus
- Subway
- Ferry
- Vanpool (must seat at least 6 adults)
- Parking or parking meter near your place of employment

