



Pay for eligible commuting expenses, tax-free



A Commuter Expense Reimbursement Account (CERA) with Optum lets you set aside some of your pretax pay from each paycheck to use for your eligible commuting and parking expenses.

Set money aside, tax-free

You can set aside up to \$270 each month before taxes in 2021. Any money over that amount will be taxed as regular income.¹

Tax savings made simple

CERA saves you money by lowering the income that's subject to federal income tax, FICA (Social Security) and state income tax (in most states). Your savings depend on your commuting expenses, tax situation and monthly limits set by the IRS.¹

With CERA, you can pay for:

- Public transit services such as bus, light rail, regional rail, streetcar, trolley, subway or ferry fares
- Vanpool
- Parking at or near work
- Parking at or near public transportation for your commute

Using your CERA is easy

- **Existing UnitedHealthcare medical members** – Visit myuhc.com[®] > **Claims & Accounts > Plan Balances > Click here to manage your CERA** to begin using your commuter account
- **New UnitedHealthcare medical members or non-UnitedHealthcare medical members** – Visit optumbank.com to begin using your commuter account. Once there, click on Register for your HealthSafe ID and complete the necessary questions to register. After registering, you can access your CERA or Transportation Services account

You may not have access to register on myuhc.com prior to your UnitedHealthcare medical plan effective date. If you wish to access your commuter account prior to your plan effective date, please go to optumbank.com. Following your plan effective date, you will be able to access your commuter account on myuhc.com.

Placing an order

1. Select the product type you want to order. Options will vary based on the selections your employer has made in your plan design.
2. Based on your product selection and location, various ordering options will be presented to you for vouchers, cards, direct pay parking and cash reimbursement.
3. Enter all required information.
4. Optum will mail your commuter products prior to the beginning of the month. If you choose “Every Month” when you place your order, you’ll automatically receive the same benefit every month until it’s changed or cancelled. The account works with any transit system and almost any parking or vanpool provider, nationwide.

Paying with the Optum Commuter Card

If offered by your employer, the Optum Commuter Card is a convenient way to use your account, instead of cash or credit, to buy transit passes, load smart cards or even pay for parking. If your transit operator or parking provider does not accept the card, the program can send a check directly to the parking/transit provider, or send a check to you, made out to the provider.

Questions?

Call the member phone number on your health plan ID card or **1-877-462-5039, TTY 711**

Here’s how it can work

Tom will save more than \$1,000²

Tom asks his employer to take these dollar amounts from his paycheck each month:

- \$265 to pay for eligible transit expenses
- \$0 to pay for eligible parking expenses

The money is taken from his paycheck before it is taxed.

Tom saves:

- **\$66/mo.** 25% federal tax
- **\$20/mo.** 7.65% payroll tax
- **\$13/mo.** 5% state tax

\$1,188
total savings this year

¹ Monthly limits may change at any time based on cost-of-living adjustments.

² This is an example. Your actual savings may vary depending on your marginal income tax rate, whether you pay state income taxes, and other factors.

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A commuter expense reimbursement account is not insurance.

**United
Healthcare**