It’s easier to make your daily commute spending go farther.

With your Optum Commuter Expense Reimbursement Account (CERA), you can use pretax dollars to pay for parking and transportation expenses—so it’s like you’re saving money on your everyday commute.

Your direct route to FAQ answers.

How do I access Optum CERA’s member portal?

Go to myuhc.com® > Claims & Accounts > Plan Balances > CERA.

CERA Products

What are CERA products?
CERA products include the Optum commuter card, bus passes, vouchers and tokens, parking cash reimbursements and direct payments to parking providers.

When can I order my CERA products?
CERA products can be ordered throughout the year. To receive your product by the first of the month, orders must be placed on or before the 10th of the previous month. Orders placed on the 11th or later will be delivered the following month (i.e., orders placed Jan. 11 – Feb. 10 are delivered March 1). If the first of the month falls on a weekend or holiday it may be delivered the next business day instead.

How will I receive my CERA products?
The Optum commuter card, transit fare passes, vouchers and tokens are mailed directly to your home via first class mail. Parking provider payments may be paid directly to the parking garage or facility. Parking cash reimbursements are delivered as a monthly check, or as a deposit to a prepaid card or your reimbursement account.

Is there a monthly minimum or maximum dollar amount for using CERA products?
You can spend up to $265 in pretax money, per 2020 IRS regulations, on CERA products each month. Anything you spend on CERA products over that amount will be taxed as regular income. There is no minimum amount you need to spend each month to take advantage of CERA products.
Parking and Transit Fare

How does Parking Cash Reimbursement work?

1. To set aside pretax money for your parking expenses, elect the Parking Cash Reimbursement option when you enroll in CERA online.
2. Save your parking receipts throughout the month.
3. Sign in to myuhc.com, then click Reimbursements > Parking to file a claim for each payment you made that month. Make sure to attach your receipt(s).
4. Receive a reimbursement from your own pretax funds you set aside at the beginning of the month.

What happens if I don’t receive my transit fare pass or if I need a replacement?

If you don’t receive your transit fare pass, voucher or tokens by the first business day of the month, call customer service. We recommend that you purchase the exact same product from the transit authority and submit the receipt as proof of purchase to us by the 10th of the month for a full reimbursement.

Changing CERA

What should I do if my address changes?

Notify your employer of the change, then change your address directly in the Optum CERA member portal.

How do I cancel my coverage?

You can cancel your coverage at any time. If you have selected a recurring transaction, go back into the website and delete it. If there are no pending or recurring transactions or a balance in a prepaid card or cash account, simply stop placing orders to end your participation.

What happens to my account if my employment is terminated?

For debit cards: Coverage ends at the end of your last month of benefits. For example, if your benefits expire July 31, your cards will cease working Aug. 1.

For Parking Cash Reimbursement: Claims can be submitted for reimbursement during the runout period determined by your employer.

Who can I call for personal assistance with questions?

The dedicated Optum CERA customer service line can help you with specific questions you may have about using your card, filing reimbursements and more. Call 1-877-462-5039.

Enroll at myuhc.com to start saving today.