



Pay for eligible commuting expenses and save on taxes.

A Commuter Expense Reimbursement Account available through Optum lets you set aside some of your pretax pay each paycheck to use for your eligible commuting and parking expenses. You save because the money to fund the account is removed from your paycheck before taxes are taken out.

Set money aside, tax-free.

The Internal Revenue Service (IRS) puts a limit on how much you can set aside each month, before taxes:¹

- \$265 per month for parking expenses.
- \$265 per month for public transportation expenses.

If your order is more than the monthly limits, the additional amount will be taken from your paycheck after taxes. It's that easy.

CONTINUED



What you can pay for:

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



Questions? Call 1-877-462-5039

Tax savings made simple.

A Commuter Expense Reimbursement Account 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 the monthly limits set by the IRS.

Signing up is easy.

Visit myuhc.com[®] to set up your online account and enroll. No signature or paper form is required.

How to use the account.

Log in to myuhc.com.

1. Click on **Claims & Accounts** tab, then **Plan Balances**, and find the CERA link on the top of the page.
2. Place your order based on what your commute and parking needs are for the following month.
3. Optum then fills your order. It will mail you a bus pass, reload your smart card, send a parking payment or whatever's needed for your commute, just before 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 you change or cancel it. The account works with any transit system and almost any parking provider or vanpool, nationwide.

A benefit for riding a bicycle to work.

Your employer may offer a benefit if you ride a bicycle to work. You may be able to receive a check for up to \$20 per month to be used at participating bike shops for repairs, parts and equipment or to pay for qualified bike storage. Or you can save the money and apply it toward the purchase of a new bike. Check your benefit documents to see if this is available to you.

Paying with the Optum Commuter Card.

If offered by your employer, the Optum Commuter Card is a convenient way to use your account. Use the card 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, you can set up the program to send a check directly to the parking/transit provider, or send the check made out to the provider directly to yourself each month.

Example.

Tom will save more than \$1,000.²

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.

Here's what Tom saves.

\$65/mo.
25% federal tax

\$20/mo.
7.65% payroll tax

\$13/mo.
5% state tax

\$1,175 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.

This program is sponsored by your employer and brought to you by Optum. Optum Commuter Card is a registered service mark of Optum, Inc. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

A commuter expense reimbursement account is not insurance.

[Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare) [Twitter.com/UHC](https://twitter.com/UHC) [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare) [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

8252496.0 11/18 ©2018 United HealthCare Services, Inc. 18-10623-A

