

# COMMUTER BENEFITS

## *ConnectYourCare*

Reduce your commuting expenses by taking advantage of Commuter Benefits. The IRS allows for certain work-related transit and parking expenses to be deducted from your paycheck on a pre-tax basis. Because you do not pay taxes on these expenses, you can **SAVE BIG!**

For tax years beginning after January 1, 2021, the IRS allows up to **\$325 per month** to be deducted pre-tax for commuter costs, and up to **\$325 per month** pre-tax for parking costs. Any amount beyond that becomes a post-tax deduction.

## Transportation & Parking Benefits

- **Transit Passes** – You may purchase a transit pass for a specific vendor, such as subway, train or bus line. Passes are available from hundreds of vendors. You can pick the exact pass you use every day to commute to work, and we will mail it directly to your home every month. Or you can choose to receive a check that you will then use to purchase your transit pass. Types of transit passes include:
  - **Standard Transit Pass** – This type of transit pass is a disposable pass that may be used to pay for transportation. If lost, this pass cannot be reissued and the value is gone.
  - **Smart Card Transit Pass** – This type of transit pass is reloaded electronically and can be replaced if lost. Not every vendor offers a Smart Card.
- **Commuter Check Voucher for Transit** – Commuter Check Vouchers are redeemable for transit passes, tickets, cards, tokens and other fare media. The voucher is also accepted by participating vanpools. Vouchers may be used to purchase one or more types of transportation and you may use more than one voucher at a time. Change will not be given by the transportation provider, so be sure to order your check in the closest full dollar denomination to the charge. Commuter checks are valid for 15 months.
- **Commuter Check Prepaid MasterCard for Transit and Parking** – This is a reloadable prepaid card that can be used for qualified transit and parking expenses where Debit MasterCard®, Maestro® cards and NYCE® cards are accepted.
- **Direct Pay for Parking** – This option is for people with an existing relationship with a parking provider. With Direct Pay, the parking provider is paid directly on your behalf. It's a great choice for people who pay their parking on a monthly basis.
- **Commuter Check Vouchers for Parking** – Like the Commuter Check Vouchers for Transit, vouchers can be used to pay for eligible parking expenses. Vouchers may be used to purchase one or more types of parking, and you may use more than one check at a time. Change will not be given by the parking provider, so be sure to order your check in the closest full dollar denomination to the charge. Each Commuter Check Voucher for parking must be made payable to the Parking Operator. Commuter checks are valid for 15 months.
- **Parking reimbursement** – If offered by your employer, you can get reimbursed for eligible work-related parking expenses paid out of pocket. You may file a reimbursement claim online, create a recurring reimbursement, or contact ConnectYourCare customer service to receive a claim form. You will need to provide documentation that includes your name, description of service, date of service, and amount charged. Cancelled checks, credit card receipts, or balance forward statements are not acceptable.
- **Shared Rides** – If you leverage uberPOOL or Lyft Line to get to work each day, you can now use your Commuter Check Prepaid MasterCard to pay for this service. Simply select this payment method prior to requesting the chosen service for your work commute so that funds are properly allocated and enjoy the tax-free savings!