



Want to save money on your way to work? A commuter benefits account can help.

Did you know you can get some of the cost of your daily commute back by starting a commuter benefits account? If you use mass transit to get to and from work or pay for parking when you get there, a commuter benefits account lets you set aside pretax dollars to pay for it. And you won't pay federal income, Social Security or Medicare taxes on that money. That means your take-home pay will be higher because your taxable income is lower!

Here's how it works

- Estimate how much you'll spend on mass transit and related parking for the year. It can't be more than the limits set by the Internal Revenue Service. (Ask your Human Resources representative about the limits for this year.)
- Your employer takes that amount of money out of your paycheck in equal amounts throughout the year and puts it in your commuter benefits account.
- You get a debit card to use to pay for qualified transit and/or parking costs. Debit card use is limited to merchants who sell transit fare only. If your debit card can't be used, you can submit a claim for reimbursement. The money becomes available as it's deducted from your paycheck.
- Keep your receipts. They need to include the transit or parking provider name, the date, the amount you spent and a description of what you spent it on.
- Go to the Sydney mobile app or anthem.com/ca to check your balance or a claim. You can also file a claim by snapping a photo of your receipt and uploading it to the app!
- You can change the amount that goes into your account throughout the year, or even stop contributing if your needs change.





Here's what you can (and can't) use your commuter funds for:

This qualifies

- Mass transit (publicly or privately operated)
- Bus, train, ferry or highway vanpools
- Transit passes, tokens, fare cards or vouchers
- Parking at or near your workplace or at transit stations

This doesn't

- Tolls
- Gas
- Mileage
- Your spouse's or dependents' expenses
- Parking near your home

Want to know more about how a commuter account can save you money?

Contact your Human Resources representative today!