

## Commuter Benefits FAQ

Commuter benefits provide tax savings for your work transportation costs like subway fares, train tickets, shared rides and, in some cases, parking. By paying for your commute with pre-tax dollars, you reduce your taxable income. As a result of saving your hard-earned cash to pay for this daily cost, you save more on Social Security, FICA and income tax.

### What do commuter benefits cover?

They cover a variety of eligible transportation expenses to travel to work, including trains, buses, subways, ferries, vanpools and ride shares through Lyft Shared, UberPool and Via. Non-eligible costs include tolls, expenses for dependents, and private Uber, Lyft Share and Via rides.

### If my plan covers parking, how does that work?

The benefit covers parking at or near your work, as well as parking at a location where you're connecting to another form of transportation.

### How much can I save?

In 2025, the IRS lets you set aside \$325 pre-tax each month for transit expenses. Assuming a tax rate of 30%, the average commuter saves \$90 per month in taxes. If that's your standard monthly spend, that adds up FAST to \$1,080 or more each year. That's a huge savings for doing something you were going to do anyway!

