



Save up to \$1,000 on commuting expenses this year!

Participating in a commuter account is like receiving a 30% discount on mass transit and parking expenses.

How does a commuter account work?

A commuter account allows you to set aside pre-tax dollars for mass transit and parking expenses associated with your daily commute to work.

There are two types of commuter accounts: mass transit and parking. You have the option to enroll in one or both accounts. You choose a monthly election amount, up to **\$265** for mass transit expenses and **\$265** for parking expenses. The money is placed in your account via payroll deduction and then used to pay for eligible commuting expenses.

Why should I enroll in a commuter account?

If you take public transportation to work or pay for parking, you'll want to take advantage of the savings these plans offer. Money contributed to a commuter account is free from federal and most state taxes and remains tax-free when it is spent on eligible expenses. On average, participants enjoy a 30% tax savings on their annual contribution. This means you could be saving up to \$1,000 per year on commuter expenses!



How do I use my commuter account to pay for mass transit and parking expenses?

You can use your Debit Card to pay for commuting expenses, such as the bus, ferry, or metro as well as ride sharing apps, or to pay parking vendors.

Qualifying expenses

What qualifies?

Commuter funds can cover costs for:

- Bus, ferry, train, subway tickets and passes
- Vanpool and Ride sharing app services, such as UberPool, Lyft, Via.
- Parking expenses, including parking at or near your place of work or at the location from which you take mass transit to get to work

What doesn't qualify?

Certain expenses are not eligible, for instance:

- Tolls
- Taxis
- Gas/fuel
- Mileage

A comprehensive list of eligible expenses can be found at www.flexfacts.com

Online & mobile access

Get instant access to your account with the **Member Portal** and **Mobile App**.

- View your account balance and transaction history
- Upload and store receipts
- View important alerts and communications
- Sign up for text message alerts



Register for the Member Portal at www.flexfacts.com



Download the Mobile App on the App Store or Google Play store.

Helpful hints

- You must have funds in your commuter account before you can spend them.
- You can change your election amount or terminate plan participation at any time.
- Save your receipts when you spend your commuter account dollars. You may need itemized invoices to verify the eligibility of expenses.
- The easiest way to manage your account is online at www.FlexFacts.com or through the Mobile App.
- If your employment terminates before the end of the plan year, your account will be terminated.
- Any unused funds that remain in your account at the end of the year will be carried over into the next plan year, if you continue to participate in the plan.