



Why should I enroll in a commuter account?

Mass transit has always been eco-friendly and a great way to get some work done on your commute, but there is a new reason to get excited about your commute. Participating in a commuter account puts money back in your wallet. Contributions to a commuter account are free from federal income, Social Security, and Medicare taxes and remains tax-free when it is reimbursed for eligible expenses. If you pay for mass transit, van-pooling, or parking on your commute to work, you'll want to take advantage of the savings this plan offers.

Tax Status	Account Contribution	Annual Savings*
Transit Only	\$325	\$900
Parking Only	\$325	\$900
Both Transit and Parking	\$650	\$1,800

*For illustrative purposes only. Based on a 7.65% FICA, 15% federal tax, and 5% state tax. Your tax situation may be different. Consult a tax advisor.

PO Box 1209
Northampton, MA 01061-1209
800-499-3539
www.amben.com



Maximize your savings with a commuter account

Your commute could be
saving you money



Save money on your commute to work.

What is a Commuter Account?

Use tax-free dollars to pay for your commute by bus, rail, or ferry and any parking near these commuter stations or your workplace.

A commuter account is an employer-sponsored benefit program that allows you to set aside pre-tax funds in separate accounts to pay for qualified workplace mass transit and parking expenses.

How much can I contribute?

Monthly limits are set by the IRS. Currently, contributions for transit and van-pooling are limited to \$325 per month. Parking contributions are limited to \$325 per month. Your monthly balance is carried forward and you can make adjustments to your contribution, join, or terminate plan participation at any time.

How does it work?

You authorize your employer to deduct a pre-tax amount for parking or van-pooling/transit from each paycheck, up to the IRS limits stated above. You pay for the qualified transportation with your benefits debit card or you can pay out of pocket and then file a claim for reimbursement.

Mass Transit

Transit passes, tokens, fare cards, vouchers, or similar items entitling you to ride a mass transit vehicle to or from work. The mass transit vehicle may be publicly or privately operated and includes bus, rail, or ferry.

Van-Pooling

Van-pooling is not to be confused with carpooling. Van-pooling requires a commuter highway vehicle with a seating capacity of at least 7 adults, including the driver. At least 80 percent of the vehicle mileage must be for transporting employees between their homes and workplace, with employees occupying at least one-half of the vehicle's seats (not including the driver's seat).

Parking

Get reimbursed for parking expenses incurred at or near your work location or a location from which you continue your commute to work by car pool, van pool or mass transit. Out-of-pocket parking fees for parking meters, garages and lots qualify. Parking at or near your home is not an eligible expense.



Benefits Debit Card

Making payments for eligible transit and parking expenses has never been easier. The card allows you to avoid out-of-pocket expenses, cumbersome paperwork and reimbursement delays. Plus, one card can manage multiple account types.



Online & Mobile Access

Get account information from our easy-to-use online portal and mobile application. See your account balance in real time, file a parking claim for reimbursement or check on a parking claim status.



- ▶ Increase your take home pay by reducing your taxable gross income
- ▶ Helps you budget for commuter expenses
- ▶ Convenient access to your commuter account funds when you use your benefits debit card