



Don't lose the chance to put up to \$1,000 back into your pocket 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 the annual IRS maximum for mass transit expenses and/or for parking expenses. The money is placed in your account via payroll deduction and then used to pay for eligible commuting expenses. Annual IRS Maximums can be found here:

<https://www.amben.com/participants/benefits-learning-center/irs-benefit-limits/>

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 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!

Please be aware that for Transit expenses you must use your ABG Benefits Card. You cannot be reimbursed for Transit expenses.



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

You can use your ABG Benefits Card to pay for commuting expenses, or vouchers can be used to pay for transit tickets, passes, or to pay parking vendors.

Qualifying expenses

What qualifies?

Commuter funds can cover costs for:

- Bus, ferry, train, subway tickets and passes
- Vanpool fees when there are six or more adult passengers
- 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.amben.com/commuter.

Online & mobile access

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

- 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 WealthCare Portal at www.amben.com/wealthcare



Download the WealthCare Mobile at the App Store or Google Play.

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.amben.com/wealthcare or through the WealthCare Mobile.
- 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.