



Commuter Benefits



Commuter Benefits help you save money when you pay for eligible transit for your commute to work.

WHAT ARE COMMUTER BENEFITS?

Commuter benefits allow you to set aside pre-tax funds to pay for eligible transit related to commuting to work, governed by IRC Section 132(f). This includes cost associated with public transportation such as train, bus, monorail or subway.

Transit benefits are limited to your expenses only. Reimbursement is not allowed for a spouse or dependent transit expenses.

ELECTIONS AND SPENDING

The IRS sets the maximum monthly pre-tax deduction limit (\$325 per month in 2025), which reflects the maximum monthly limit that may be excluded from an employee's income for qualified commuter benefits. You will receive a NetBenefits CommuterCard® to pay for qualified transit expenses.

- Annual re-enrollment required.
- Unused amounts can be carried over.
- If you make your election by the 12th of the month, funds are available the following month. Deductions occur on the last pay date of each month.
- You can track account activity on [NetBenefits](#).

Commuter benefits offer the following advantages:

- **Tax Savings:** The IRS allows a pre-tax maximum monthly election for transit (\$325 per month in 2025).
- **Ease of Use:** The NetBenefits CommuterCard® is easy to understand, convenient and provides an automatic way to pay for qualified commuter expenses.
- **Flexibility:** Participants can use a secondary form of payment when the purchase exceeds their monthly election.

See back side for how the NetBenefits CommuterCard® works.

HOW THE NETBENEFITS COMMUTERCARD® WORKS WITH COMMUTER BENEFITS

The NetBenefits CommuterCard® can be used to purchase mass transit passes, tokens, or fare cards at a valid transit fare terminals at or near your work location or at or near a location from which you commute using mass transit. When you swipe the card the transaction will be directed to the account.

The amount of funds on your card must cover the full balance of your purchase or the transaction will be declined. You can split the cost of your purchase by paying with the remaining balance on your card, then using an alternate form of payment for the balance. For example, if you're purchasing a transit pass that costs \$300 and have a \$250 balance on your NetBenefits CommuterCard®, present your NetBenefits CommuterCard® for the first \$250 and an alternate form of payment for the remaining \$50.

LEARN MORE

For questions, call Fidelity at 833-299-5089. Representatives are available Monday through Friday from 8:30 a.m. ET to 8:30 p.m. ET.

