

What is a pre-tax commuter benefit?

Commuter benefits help you to pay for the public transportation, vanpool, or parking that you need to get to and from work with pre-tax money – money you deduct from your paycheck before you pay taxes. Vanpool applies to transit with more than five passengers and parking benefits must be used for parking at or near work, or at or near a place where you take public transportation to work (such as at a Park and Ride).

How do commuter benefits save me money?

The amount of money you set aside to pay for your commute doesn't count as income, so you're not taxed on it. By having your commuting costs automatically deducted from your paycheck, you're actually taking home more money and giving less to Uncle Sam. It's something you're going to pay for anyway, so not doing it is like saying "no thanks" to free money.

What are the different types of commuting expenses covered?

- Bus, ferry, train, trolley tickets and passes
- Parking expenses: meters, garages, lots
- Vanpool fees
- · Bike maintenance and repairs

What are the current monthly tax-free allowable limits?

- Transit and eligible vanpooling: \$2Ì €
- Qualified commuter parking: \$2Ì €
- Combined parking and transit benefits: \$5Î 0

Can I change how much money I put in my commuter benefit?

Yes, if you can change your contribution amount monthly if you need to, depending on if you'll be traveling or if you'll use other ways to get to work.

What's not covered?

- Tolls
- Taxis
- Gas/fuel
- Mileage
- Business trip costs
- · Airport parking fees
- · Parking fees at your home

When can I sign up for a commuter benefit?

In most cases, you can sign up any time—the benefit will be effective for the first month possible after you make your election.

How do I get my commuter benefits?

Use your ABG Benefits Card to purchase tickets, passes and prepaid cards. You may also submit claims for reimbursement for incurred parking expenses. Claims for transit expenses are not allowed.

What happens to my balance if I terminate employment?

Transit: Any funds remaining on your ABG Benefits Card will be forfeitted. Parking: You will have a run out period to submit claims for expenses incurred while you were active.