

## Help Pay for Your Commute With Pre-tax Savings

Enjoy pre-tax savings on qualified commuting expenses with MetLife's Commuter Benefits.



### Less money on taxes means more money for commuting expenses

Taking advantage of MetLife's Commuter Benefits can help you get more mileage out of your paycheck by using tax-free funds accessed through a smart debit card to pay for work-related transit and parking.<sup>1</sup> That can mean significant savings over the course of the year.

You can have pre-tax dollars deducted from your paycheck and credited to a commuter benefits account - up to \$325 a month for transit and vanpooling (combined) and up to \$325 for qualified parking in 2025.<sup>2</sup> Your funds can be rolled over month to month as long as you remain with your current employer.

#### The card offers so many ways to save money

**Parking:** Use the card for parking expenses, and there's no cash upfront, no claim forms to fill out and no waiting for reimbursements. Qualified expenses include parking for any vehicle at or near your work location or where you use mass transit.

**Transit:** The card can be used for mass transit passes, tokens or fare cards purchased at a valid transit fare terminal (e.g., bus, train, subway, ferry, vanpool).

**Enroll today!**

For questions, please  
call MetLife at  
**1-877-759-3399**

*Up to 30% tax savings when  
using pre-tax dollars.<sup>3</sup>*

## Valuable features make it easy for you

- Seamless enrollment process and account setup
- Easy payments using a single, smart, multipurpose debit card that knows which of your accounts to tap into
- 24/7 account access through the easy-to-use online portal and mobile app
- Tailored educational resources and decision support tools and one-click answers to your benefits questions

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<sup>1</sup> See IRS publication 15-B available at <https://www.irs.gov/pub/irs-pdf/p15b.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

<sup>2</sup> Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply. Please note the monthly pre-tax deductions from your account may not exceed that amount of monthly contributions permitted under the Internal Revenue Code.

<sup>3</sup> Savings are based on estimated federal, state and local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

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