



## Help pay for your commute with pre-tax savings.

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

**Commuter Benefits can help you save money on work-related commuting**—by letting you use pre-tax dollars to pay for mass transit, vanpooling and qualified parking.

**You asked.  
We answered.**

**Why sign up for Commuter Benefits? Find out with some FAQs**

### What are “pre-tax dollars”?

**A. Pre-tax dollars are funds from your paycheck that are credited to your Commuter Benefits account before taxes have been taken out.** Since you’re not paying taxes on money you contribute, you end up with more money to use for qualified expenses.

### How do Commuter Benefits work?

**A. Contributions are automatically transferred from your paycheck and credited to your Commuter Benefits account.** These funds can then be used for qualified expenses.

### How much can I contribute to my Commuter Benefits account?

**A. You can contribute:** Up to \$325 a month for transit and vanpooling combined and up to \$325 a month for qualified parking in 2025.<sup>1</sup> Please note the monthly pre-tax deductions from your account may not exceed that amount of monthly contributions permitted under the Internal Revenue Code.

### What can I use the money for?

**A. You can use funds for:** Mass transit (including bus, ferry and train), vanpooling and qualified parking expenses.<sup>2</sup>

### How do I access my money?

**A. There are three ways to pay for expenses.** You can use a smart debit card which is connected to your account. You can also pay providers directly through the online portal or submit receipts for reimbursement.

### How can I keep track of my account?

**A. You’ll have 24/7/365 online access to account information through the online portal and mobile app.** You’ll be able to view details on your contributions, balance and spending. You can download the MetLife HS&SA app for your device from the Apple App Store or Google Play and log in using the password you use to access the online portal.

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

## What happens if I don't use all my account funds?

**A. Unused funds can be rolled over month to month** as long as you remain with your current employer.

## What happens if I change jobs, lose my job or retire?

**A. Funds not used before your last day of employment will be forfeited.** However, you can submit claims for qualified expenses incurred during employment for up to 90 days.

### Questions? Call MetLife Customer Service.

1-877-759-3399

1. Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply.
2. See IRS publication 15b 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.
3. 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.

Like most group benefit programs, health savings and spending account programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Participants should consult with their own advisors for such advice. Federal and state laws and regulations are subject to change.

