

# An enhanced solution to help employees address rising commuting expenses

Commuting expenses are rising along with everything else. Employees can save by enrolling in a MetLife Commuter Benefits account. It offers tax advantages, robust features and an integrated customer experience that can benefit your workforce and your business.



Employees save up to **30%** on average on eligible expenses with a pre-tax Commuter Benefits account.<sup>1</sup>

Covered expenses include qualified mass transit, vanpooling and parking.

## Our new Commuter Benefits solution makes life easier for your employees and you

MetLife Commuter Benefits can help employees get more mileage out of their paychecks by using tax-free funds to pay for qualified work-related transit and parking. This includes bus, train, subway and vanpool used for travel between a residence and workplace, as well as parking near the workplace or a mass transit stop for their commute to work.

## Designed with your business in mind

- Flexible plan designs across MetLife's entire range of 25+ benefits, to help employers select and configure benefits to meet employees' unique needs
- Integrated, end-to-end customer experience and consolidated account management across all of MetLife's benefit offerings
- Tailored employee educational resources and decision support tools to help reduce work for your HR department

## Positive user experience for employees

- Simple, intuitive account setup and enrollment process
- Easy payments using a smart, multipurpose debit card that knows which of an employee's accounts to tap into
- 24/7/365 account access through a consumer portal or mobile app
- Email alerts and online messages to keep employees updated
- One-click answers to benefits questions

## Tax advantages for everyone

- Money deducted from an employee's pay into a Commuter Benefits account is not subject to payroll taxes,<sup>2</sup> resulting in payroll tax savings that can add up for your business
- Employees fund their account with monthly pre-tax contributions up to the maximum amount set by IRS regulations for transit and vanpooling (combined) and qualified parking<sup>3</sup>
- Funds do not expire and can be carried over month to month as long as employee remains with current employer

**Contact your MetLife representative today.**

## What Commuter Benefits funds can be used for:

Qualified commuting costs:

Mass transit including bus, rail and ferry

Vanpooling

Parking

[metlife.com](https://www.metlife.com)

<sup>1</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 number of exemptions and 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.

<sup>2</sup>Some states do not recognize flexible spending account contributions as a deduction. Consult a tax advisor.

<sup>3</sup>Contribution limits are subject to change and should be checked on an annual basis on the IRS website.

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