

Commuter Benefits

Save money on your commute

Use pre-tax funds to pay for eligible travel-related expenses with Commuter Benefits from Voya Financial®.

What are Commuter Benefits?

Commuter Benefits are employer-sponsored accounts that allow you to use pre-tax dollars to pay for eligible commuter expenses incurred while you're participating in the plan.[1]

Contribute pre-tax funds

Spend funds

Rollover funds*

* Any unused funds will be forfeited upon termination.

[1]The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.



Which expenses are eligible?

To qualify, expenses must be incurred by the employee (not a spouse or dependent) and must cover the cost of parking or transit associated with the employee's commute.[2]

Funds for parking and transit are kept separate. You can set up accounts for each one, but funds cannot be transferred from one to the other.

Parking

Transit

2026 Monthly Contribution Limits

Parking Account	Transit Account
$340	$340

[2] The list of eligible expenses are set by federal regulations and are subject to change. Contact your Plan Administrator for more information or visit www.irs.gov for details.

Decide if you are going to enroll in a Transit Account, a Parking Account, or both. Please keep in mind that, once you elect to set aside funds in either of these accounts, you cannot transfer funds from one account to the other. Choose your contribution amount when you enroll.

How to use Commuter Benefits

Before enrolling

Before enrolling, take time to accurately estimate your upcoming expenses. You can enroll in just a Transit Account, just a Parking Account, or both. Use that estimate to identify a contribution amount that will be deducted from your paycheck and deposited into your Commuter Benefits Account(s). This amount cannot exceed the IRS maximums.

During the plan year

During the plan year, you will be able to quickly and easily make payments for eligible expenses using pre-tax dollars.

You'll fund the account with equal, pre-tax deductions, according to your employer's payroll deduction schedule. The funds will be available for you to spend as they are deducted.

You must use your Voya debit card for Transit expenses. For Parking, you can use the card, or use your own funds and submit for reimbursement. You need to file claims within 180-days of incurring the parking expense. Be sure to stay current on your claims filing.

Periodically review your account(s)

Use the mobile app or online portal to monitor your account and make sure your balance isn't building up too much. You can change your election amount for the first of any month, subject to your employer's payroll deadlines. Funds will roll over month to month and year to year, but unspent funds are forfeited upon termination.

To do:

- ☑ Estimate upcoming transit and parking expenses
- ☑ Identify contribution amount
- ☑ Enroll in your plan

- ☑ Make pre-tax contributions
- ☑ Pay for eligible expenses
- ☑ File claims
- ☑ Get reimbursed

Less hassle, more flexibility

When you choose a Commuter Benefits account from Voya Financial, you get access to tools that make account management easy.



Prepaid debit card

Spend pre-tax dollars on eligible expenses. Smart card technology is coded into your card, so it can automatically pull funds from the proper account.



Convenient mobile app

Capture receipts, reimburse yourself for out-of-pocket expenses, view your account balance, complete transactions and more, all on the go with your mobile device.



Secure online portal

Complete the same tasks you can with the app—plus file claims, get email notifications and more through a secure consumer portal.

Commuter Benefits offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC).

This highlights some of the benefits of Commuter Benefits. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

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