



Make your daily commute spending go further

With your Optum® Commuter Expense Reimbursement Account (CERA), you can use pretax dollars to pay for eligible parking and transportation expenses – so it's like you're saving money on your everyday commute.

Answers to frequently asked questions about CERA products

What are CERA products?

CERA products include the Optum Commuter CardSM, bus passes, vouchers, tokens, parking cash reimbursements and direct payments to parking providers. Options will vary based on the selections your employer has made in your plan design.

When can I order my CERA products?

CERA products can be ordered throughout the year. To receive your product by the first of the month, orders must be placed on or before the 10th of the previous month. Orders placed on the 11th or later will be delivered the following month (i.e., orders placed Jan. 11–Feb. 10 are delivered March 1). If the first of the month falls on a weekend or holiday, an order may be delivered the next business day.

How will I receive my CERA products?

The Optum Commuter Card, transit fare passes, vouchers and tokens are mailed directly to your home via first class mail. Parking provider payments may be paid directly to the parking garage or facility. Parking cash reimbursements are delivered as a monthly check or as a deposit to a prepaid card or your reimbursement account.

How much can I spend on CERA products?

You can spend up to \$340 in pretax money, per 2026 IRS regulations, on CERA products each month. Anything you spend on CERA products over that amount will be taxed as regular income. There is no minimum amount you need to spend each month to take advantage of CERA products.



How do I access Optum CERA's member portal?

Go to myuhc.com[®]. Click on **Manage HSA** or **Manage FSAHC** in the **My Account and Spending** section, then **Click here to manage your CERA** to begin using your commuter account.

Parking fees and transit fares

How does parking cash reimbursement work?

1. To set aside pretax money for your parking expenses, select the Parking Cash Reimbursement option when you enroll in CERA online
2. Save your parking receipts throughout the month
3. Sign in to myuhc.com, click **Reimbursements**, then **Parking** to file a claim for each payment you made that month. Make sure to attach your receipts.
4. Receive a reimbursement from your pretax funds you set aside at the beginning of the month

What happens if I don't receive my transit fare pass or if I need a replacement?

If you don't receive your transit fare pass, voucher or tokens by the first business day of the month, call customer service. We recommend that you purchase the exact same product from the transit authority and submit the receipt as proof of purchase to us by the 10th of the month for a full reimbursement.

Changing my CERA

What should I do if my address changes?

Notify your employer of the change, then change your address directly in the Optum CERA member portal.

How do I cancel my coverage?

You can cancel your coverage at any time. If you have selected a recurring transaction, go back to the Optum CERA member portal on myuhc.com and delete it. If there are no pending or recurring transactions or there's no balance in a prepaid card or cash account, simply stop placing orders to end your participation.

What happens to my account if my employment is terminated?

For debit cards: Coverage ends at the end of your last month of benefits. For example, if your benefits expire July 31, your cards will stop working Aug. 1.

For parking cash reimbursement: Claims can be submitted for reimbursement during the runout period determined by your employer.

Who can I call if I have more questions?

For specific questions you may have about using your card, filing reimbursements and more, call CERA customer service at **1-877-462-5039**, TTY **711**.

Enroll now

Visit myuhc.com to start saving

Monthly limits may change at any time based on cost-of-living adjustments.

This program is sponsored by your employer and brought to you by Optum. Optum Commuter Card is a registered service mark of Optum, Inc.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

A commuter expense reimbursement account is not insurance.

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