



# Pay for eligible commuting expenses tax-free



A Commuter Expense Reimbursement Account (CERA) with Optum® helps you cover the costs of getting to and from work.

## Set money aside tax-free

You can set aside up to \$340 each month before taxes in 2026. Any money over that amount will be taxed as regular income.<sup>1</sup>

## Tax savings made simple

CERA saves you money by lowering the income that's subject to federal, Social Security and, in most states, state taxes. Your savings depend on your commuting expenses, your tax situation and the monthly limits set by the IRS.<sup>1</sup>

## Eligible expenses

### With CERA, you can pay for:

- Public transit services including bus, streetcar, subway and more
- Vanpool
- Parking at or near work
- Parking at or near public transportation for your commute

# Using your CERA is easy

- **Existing UnitedHealthcare HSA members with Optum Bank** – Visit [myuhc.com](https://myuhc.com)<sup>®</sup>. Click on **View accounts** in the **My Account** section, then **Click here to manage your CERA** to begin using your commuter account.
- **Everyone else (i.e. New UnitedHealthcare medical members or non-UnitedHealthcare HSA members, etc.)** – Visit [optumbank.com](https://optumbank.com) to begin using your commuter account  
Once there, click on **Register for your HealthSafe ID** and complete the necessary questions to register. After registering, you can access your CERA or Transportation Services account.

You may not have access to register on [myuhc.com](https://myuhc.com) prior to your UnitedHealthcare medical plan effective date. If you wish to access your commuter account prior to your plan effective date, please go to [optumbank.com](https://optumbank.com). Following your plan effective date, you will be able to access your commuter account on [myuhc.com](https://myuhc.com).

# Placing an order is simple

1. Select the product type you want to order. Options will vary based on the selections your employer has made in your plan design.
2. Based on your product selection and location, various ordering options will be presented to you for vouchers, cards, direct-pay parking and parking cash reimbursement. Transit cash reimbursement is not permitted per IRS regulations.
3. Enter all required information.
4. Optum will mail your commuter products prior to the beginning of the month. If you choose “Every Month” when you place your order, you’ll automatically receive the same benefit every month until it’s changed or cancelled. The account works with any transit system and almost any parking or vanpool provider nationwide.

# Paying with the Optum Commuter Card

If offered by your employer, the Optum Commuter Card<sup>SM</sup> is a convenient way to use your account – instead of cash or credit – to buy transit passes, load smart cards or even pay for parking. If your transit operator or parking provider does not accept the card, the program can send a check to the transit or parking provider or to you, made out to the provider.

**Questions?** Call **1-877-462-5039**, TTY **711** for CERA questions.

# Here’s how it can work

**Tom will save more than \$1,000<sup>2</sup>**

Tom asks his employer to take these dollar amounts from his paycheck each month:

- \$280 to pay for eligible transit expenses
- \$0 to pay for eligible parking expenses

The money is taken from his paycheck before it is taxed.

**Tom saves:**

- **\$66/mo.** 25% federal tax
- **\$20/mo.** 7.65% payroll tax
- **\$13/mo.** 5% state tax

**\$1,188**  
total savings this year

**United  
Healthcare<sup>®</sup>**

<sup>1</sup> Monthly limits may change at any time based on cost-of-living adjustments.

<sup>2</sup> This is an example. Your actual savings may vary depending on your marginal income tax rate, whether you pay state income taxes, and other factors.

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.