

Help employees manage rising commuting expenses

Commuting expenses are rising each year. You can help your employees manage these costs by offering a MetLife Commuter Benefits account. It offers tax advantages, and an integrated customer experience that can benefit your workforce and your business.



Employees save up to **30%** on average on qualified expenses with a pre-tax Commuter Benefits account.¹

Covered expenses include qualified mass transit, vanpooling and parking².

Our 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

- With over 100 years of experience in core and voluntary benefits, our consultative approach and flexible plan designs across our entire range of 25+ benefits allow you to select and configure benefits to meet your 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 employees understand and maximize the value of their benefits
- Analytic capabilities for additional insights across your employee population to drive increased participation and satisfaction

Positive user experience for employees

- Simple, intuitive account setup and enrollment process
- Employees can easily pay qualified expenses using a smart, multipurpose debit card that knows which of their accounts to tap into
- 24/7/365 account access through a participant portal or an easy-to-use mobile app with powerful capabilities to manage accounts on the go
- Email alerts and online messages to keep employees updated
- One-click answers to benefits questions

Tax advantages for everyone

- 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 parking³
- Funds do not expire and can be carried over month-to-month as long as the employee remains with their 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
- Plus more²

1. 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.
2. See IRS publication 15-B available at <https://www.irs.gov/pub/irs-pdf/p15b.pdf> for a complete 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. Contribution limits are subject to change and should be checked on an annual basis on the IRS website.

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