

Commuter Benefits Program



The Commuter Benefits Program is an easy and effective way to save money on commuting costs. It lets you pay for eligible commuting costs to and from work, through automatic, pre-tax payroll deductions¹.

How to enroll in Commuter Benefits

1. Login to the MetLife Participant Portal at <https://healthsavingsandspending.metlife.com/>.
2. Under “I want to” on the homepage, click “Enroll In Commuter”.
3. Select “Pre-Tax Parking” or “Pre-Tax Transit” to begin the enrollment process. If enrolling in both options, select both to enter each enrollment.
4. Follow the instructions onscreen to select your enrollment start date and monthly election amount.
5. Select Profile to update or change your contact information (if applicable).

To speak with a representative about the Commuter Benefits Program, please call the MetLife Customer Service Center at 833-571-0500.

How to use your Commuter Benefits

Commuter Benefits can help you get more mileage from your paychecks by using pre-tax 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.

Paying for commuter expenses is easy and convenient

Paying for transit and parking expenses is done in much the same way as you pay for other expenses using the MetLife debit card. You conveniently have access to all your spending accounts, including FSA, HSA and Commuter Benefits, with the same debit card. Simply swipe your debit card and the charges go against the appropriate benefit account based on your enrollment and the merchant code for each transaction. When you pay with your MetLife Debit Card, there's no need for waiting around for reimbursements. While your debit card is the only form of payment you can use for transit expenses, you can pay for parking expenses either with your debit card or another source, and then submit a claim to reimburse yourself via the MetLife Participant Portal or MetLife HS&SA mobile app.

Parking Benefits

Employees commuting using their own vehicle can take advantage of their commuter benefits by using them to pay for parking at or near their regular place of employment, use SpotHero to reserve or pre-pay parking spots in select cities or take advantage of park-and-ride facilities (if available).

- **MetLife Debit Card.** Your debit card may be used where accepted at eligible parking vendors, along with the SpotHero app. You can set up auto-pay each month or manually pay for parking as needed.
- **Pay Me Back.** If your parking expenses are unpredictable, you can pay for them yourself and then get reimbursed. File the parking claims through MetLife Participant Portal or MetLife HS&SA mobile app – no documentation required. You can also complete the Transit Reimbursement Form and submit your request via email, fax, or mail. Reimbursement can be issued via direct deposit to your bank account or check.

To take advantage of the program, simply sign up for Commuter Parking benefits for automatic deductions and paperless enrollment.

Tax regulations limit your pre-tax benefits for 2026 to \$500 per month for parking benefits². The first \$500 in parking benefits will be pre-tax and the remainder will be deducted from your paycheck on an after-tax basis.

If you use public transportation and pay to park your car at the transit station, you can take advantage of both programs. Simply enroll for both Transit and Parking.

How to submit parking expense claims

On the MetLife Participant Portal:

1. Select “File a Claim” > Choose the account you want to pay “From” > Choose who to make a payment “To”
2. If you were provided a receipt, follow the upload instructions
3. Follow the on-screen instructions to complete the claim submission process and click “Submit”

Transit Benefits

Whether you take the train, bus, subway, ferries, UberPOOL, Lyft Shared, or a combination of these transit options to get to work, these costs are eligible commuter benefits expenses. Vanpool expenses are eligible, but the highway vehicle must seat at least six adults, excluding the driver.

Your pre-tax benefits limit for 2026 is \$500 per month for public transportation and vanpool benefits combined². The first \$500 in public transportation and vanpool benefits will be pre-tax and the remainder will be deducted from your paycheck on an after-tax basis.

MetLife offers several ways to take advantage of this program:

- **MetLife Debit Card** Your debit card may be used at eligible mass transit vendors, along with the Transit Authority, Lyft and Uber apps. Use your card to purchase a transit authority card, load a transit authority card, or purchase a pass, single ticket, or a token. You can also set autopay each month or manually pay for transit expenses as you travel.
- **Mobile Payments** Add your MetLife debit card to your mobile wallet to take advantage of contactless payment options.
- **Smart Commute** Currently offered in the metro areas of San Francisco, Chicago and Washington D.C. The Smart Commute option allows you to use your transit authority’s “smartcard” or account-based technology provided by the transit authority to directly load your commuter benefit funds onto a specific pass. Orders through Smart Commute are for pre-tax funds only.

If you commute in the cities of Chicago, San Francisco, or Washington DC, use “Smart Commute” to fund your transit passes.

How to use Smart Commute

The Smart Commute option allows you to use your transit authority’s “smartcard” or account-based technology provided by the transit authority to directly load your commuter benefit funds onto a specific pass. Orders through Smart Commute are for pre-tax funds only.

Smart Commute currently is offered in the metro areas of **San Francisco, Chicago, and Washington D.C.** under the following names:

San Francisco – Clipper

Chicago – Ventra

Washington D.C. – SmarTrip®

For those in Chicago, San Francisco, and Washington DC



Purchase a smart card from your Transit Authority in Chicago, San Francisco or Washington DC.



Log into your online account go to the Commuter page and load your pre-tax dollars onto your smart card. You must do this at least a month in advance.



We'll send you election information so you can begin using your computer benefits and will send an election report to your employer prior to the recurring ACH.



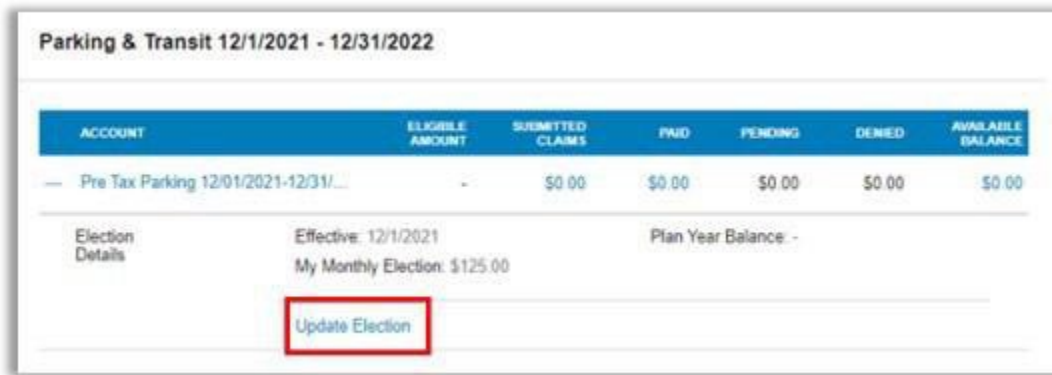
From your online account, follow the link to the computer page and click “new order.” From there, select your Transit Authority, choose whether you want to elect transit or parking, and then enter and verify your election information.

After enrolling in Commuter Benefits transit account, use the MetLife Participant Portal to order your mass transit Smart Commute order.

- From the homepage of the MetLife Participant Portal, navigate to the **“Place Transit Order”** button under the **“I want to”** section.
- Click to display the Smart Commute order options. You must already have a smartcard or transit account from the smartcard transit provider prior to placing your order through Smart Commute. Smartcards and transit accounts must be obtained directly from the smart card transit authority. Most can be purchased online or from local merchants.
- Orders must be placed or updated prior to the 10th of each month for the upcoming benefit month. The benefit month is the month during which you plan to use their funds. The order deadline is the 10th at 11:59 p.m. ET regardless of whether the date falls on a weekend or a holiday.
- Funds are available by the 1st of the benefit month. If you completed your Smart Commute order by the order deadline, funds will be available the following month. However, if you completed your Smart Commute order after the order deadline, the funds will not be available the following month but instead they apply to the subsequent month.
- You can make changes to existing orders for the upcoming benefit month until the order deadline (11:59 p.m. ET on the 10th). Changes to existing orders for the upcoming benefit month will not be accepted after the order deadline.
- If you terminate your benefit(s) after the order deadline (11th) for the month, the funds will be loaded onto your smartcard or transit account. MetLife will work with you to obtain any remaining payroll deductions to fulfill this order. Once you terminate your benefit(s), the “Place Commuter Order” button will continue to be visible in your consumer portal through the 90-day run-out period. However, orders will not be sent to the transit authority.

How to update or stop your Commuter Benefits enrollment

1. Login to the MetLife Participant Portal at <https://healthsavingsandspending.metlife.com/>.
2. Under the **Accounts** tab, click “Account Summary”.
3. Select the Plan you want to update elections for and click on “Update Election”.



ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
Pre Tax Parking 12/01/2021-12/31/...	-	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Election Details

Effective: 12/1/2021
My Monthly Election: \$125.00
Plan Year Balance: -

Update Election

Please note: An initial enrollment and an enrollment update cannot be processed on the same day.

4. Follow the instructions onscreen to select your new election amount and effective date. Click “Submit” once completed.

You can make updates until the 10th of each month to go into effect for the following month. If updates are made after the 10th, they will not take effect until the following month after that.

For example, changes made on December 8th would take effect in January, and changes made on December 16th would take effect in February.

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Understanding the “use it or lose it” rules

Any unused funds in your commuter accounts roll over from month-to-month. If you leave your employer, you will have a run-out period to submit any expenses incurred during active employment. Any remaining funds will be forfeited. If you are not spending your full contribution each month, you may want to reduce or stop your contributions. Remember, Commuter Benefits are for your use only, and accounts cannot be used for expenses incurred by your spouse or dependents.

1. 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.

2. Contribution limits are subject to change and should be checked on an annual basis on the IRS website.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Any discussion of taxes is for information purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Participants should consult with their own advisors for such advice. Federal and state laws and regulations are subject to change.

