

Commuter Benefits Rider Roadmap

Optum



Welcome to Optum Financial Commuter Benefits

Now you can reduce your PRE-TAX INCOME with Commuter Benefits



Not only does the benefit save you money on work-related transit and parking expenses by allowing you to use pre-tax dollars for these items, but it is also simple to use.

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Eligible commuter options

There are several types of expenses that are eligible under this tax-saving plan, but keep in mind that the funds may only be used for commuting to and from work.



Transit

- Buses
- Trains & subways
- Ferries
- Vanpools



Parking

- Parking at or near your place of employment
- Parking at a location from which you connect with another transit option

How much can I spend?

In 2026, you can set aside up to \$680 total for both transit and parking costs, but keep in mind that the funds are considered two separate buckets of money and cannot be mixed and mingled. So be sure to calculate both your transit and parking expenses related to your daily commute, and elect contributions accordingly.



\$340

Transit
(per month)



\$340

Parking
(per month)

How do I spend my transit funds?



Rechargeable payment card

The easiest way to pay for commuter expenses is to use your Commuter Edenred Benefits Prepaid Mastercard® to pay for transit passes or tickets, either at kiosks or on your preferred transit provider's web site. It is pre-loaded each month with the amount you elect.



Direct fare media (i.e., Monthly Passes)

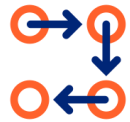
You can also purchase your transit passes or smart cards directly through the portal. You can set these up to recur each month, and passes are mailed to your home.



Transit vouchers

You can select a commuter check voucher to use on any type of transit. Simply select what you need on the portal and follow the online prompts.

How do I spend my parking funds?



Rechargeable payment card

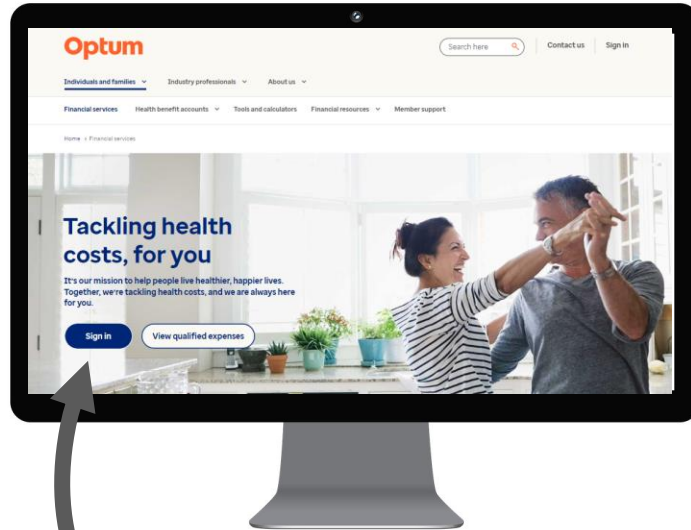
The easiest way to pay for parking expenses is to use your Commuter Benefits Prepaid Mastercard to pay for eligible parking expenses as they occur.



Parking vouchers

In the commuter portal, you can arrange for us to send parking vouchers directly to your home each month.

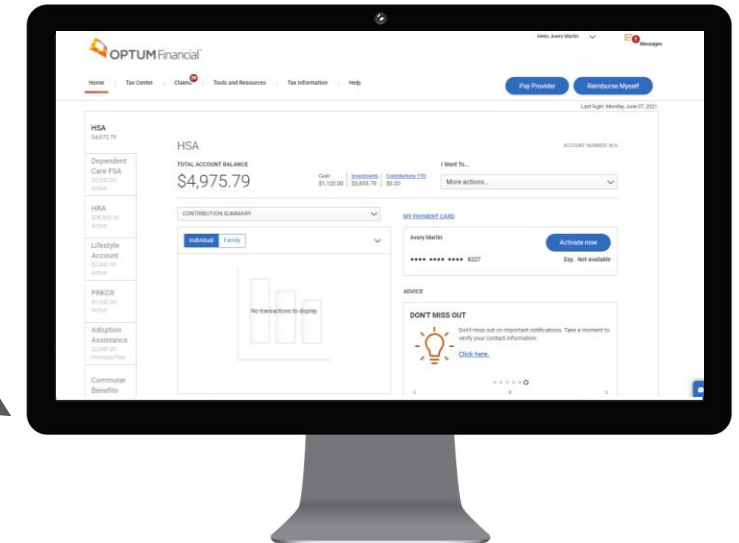
Signing into your account



Go to my.optum.com/labcorp Select the button 'Sign in'

If you don't have an account, then select 'New User Registration' and follow the prompts

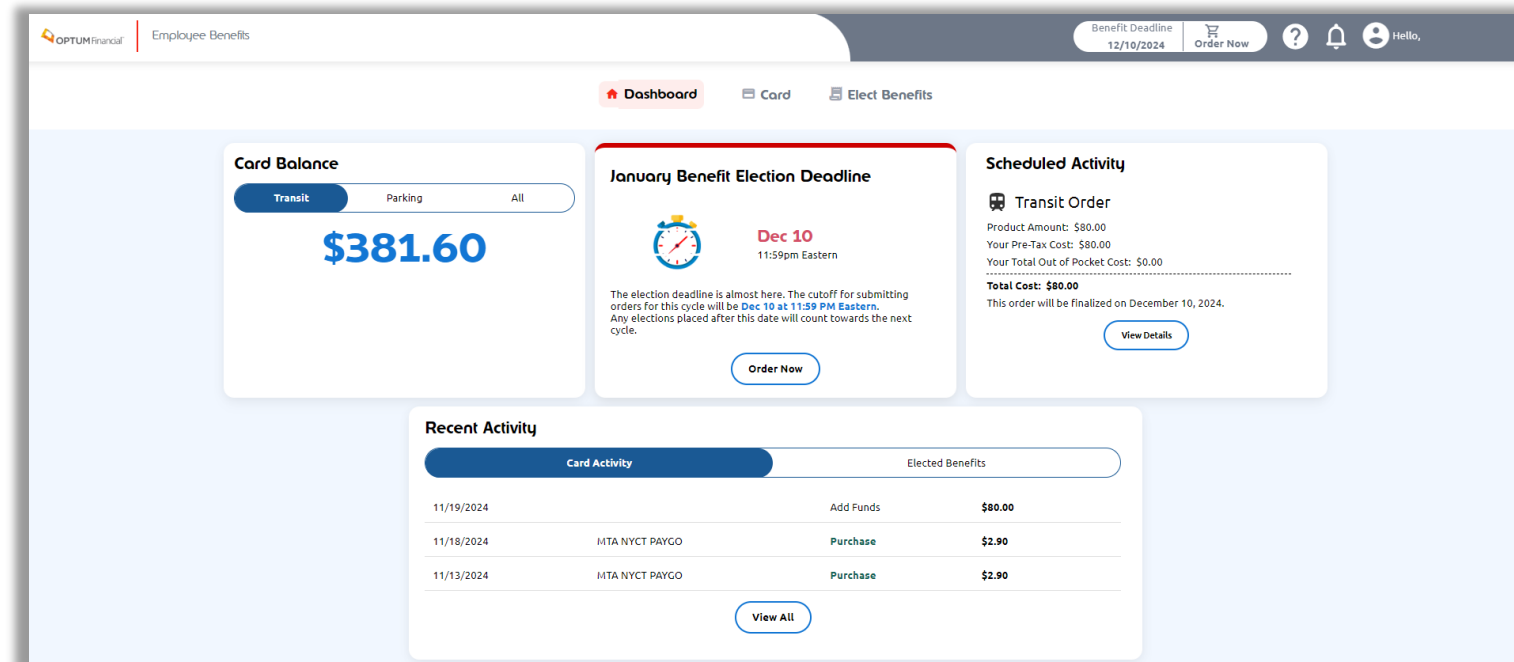
From the left-hand navigation tabs, select the **Commuter Benefits** tab to view your commuter benefits dashboard.



Overview of the Commuter dashboard

Insight to your Commuter Benefits:

- View your recent orders
- See reminders
- Repeat past orders
- Set up recurring orders
- Place a transit or parking order
- View Benefits
- Change your profile info
- Access Tutorials
- Receive important notifications about your frequently-used transit options



Commuter Benefits dashboard features

The dashboard will have information you need at-a-glance, such as order reminders and order history.

DashboardCardElect Benefits

Card Balance

TransitParkingAll

\$381.60

January Benefit Election Deadline



Dec 10
11:59pm Eastern

The election deadline is almost here. The cutoff for submitting orders for this cycle will be Dec 10 at 11:59 PM Eastern. Any elections placed after this date will count towards the next cycle.

Order Now

Scheduled Activity

 Transit Order

Product Amount: \$80.00
Your Pre-Tax Cost: \$80.00
Your Total Out of Pocket Cost: \$0.00

Total Cost: \$80.00

This order will be finalized on December 10, 2024.

View Details

Recent Activity

Card ActivityElected Benefits

December 2024	Transit	Fulfilled	\$80.00	Details
November 2024	Transit	Fulfilled	\$80.00	Details
October 2024	Transit	Fulfilled	\$80.00	Details

View All

Commuter ordering options

Begin making selections for your preferred method of commuting.

Simple Ordering Interface

DashboardCardElect Benefits

Card Balance

TransitParkingAll

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November 2024	Transit	Fulfilled	\$80.00	Details
October 2024	Transit	Fulfilled	\$80.00	Details

View All

What type of benefit do you need?

< Back

Work Zip: 10282

Home Zip: 11235

 Fund my Prepaid Card

The easiest way to spend! Load your transit and/or parking onto your Prepaid card.

★ Recommended

Select

 Passes, Tickets and Parking

Your pass or ticket will be delivered to the address we have on file for you.

Select

Where you're going – entering ZIP codes

If you need to narrow down your choices, fill in your travel ZIP codes, and the platform will populate your best options.

Targeted options by geography

What type of benefit do you need?

< [Back](#)

Work Zip: 10282 

Home Zip: 11235 

 **Fund my Prepaid Card**

The easiest way to spend! Load your transit and/or parking onto your Prepaid card.

★ Recommended

Select

 **Passes, Tickets and Parking**

Your pass or ticket will be delivered to the address we have on file for you.

Select

Most popular products and local transit authorities

Follow the prompts as the platform walks you through steps to choose the products you need.

You will see the most popular selections for your ZIP code and a list of local transit authorities.

Select the one that you prefer.

What type of benefit do you need?

< Back

Work Zip: 10282

Home Zip: 11235

Fund my Prepaid Card

The easiest way to spend! Load your transit and/or parking onto your Prepaid card.

★ Recommended

Select

Passes, Tickets and Parking

Your pass or ticket will be delivered to the address we have on file for you.

Select

Order a physical pass or ticket

< Back

Work Zip: 10282

Home Zip: 11235

Public & Shared Transportation

Parking

Train

Use for all train, subway, commuter rail and trolley services.

Select

Bus

Choose a prepaid card or a pass from your local transit authority.

Select

Vanpool

A great option for vans that hold 6 or more passengers.

Select

Ferry

Avoid traffic while taking in some scenery.

Select

Train Products

Where will your benefit be used?

Show Me Results For:

All Zip Codes

Only My Zip Codes

Search

Work Zip Code 10282

Home Zip Code 11235

Product

Transit Authority

MTA

MTA/NYCT

+

Light Rail

NJ Transit - Hudson-Bergen Light Rail

+

Community Coach

Community Coach

+

Metro-North Railroad

Metro North Railroad Monthly

+

Long Island Rail Road

Long Island Rail Road Monthly

+

SmartLink

SmartLink

+

MTA/NYCT Annual Transit Card

Annual Transit Card

+

Recurring order functionality

If you regularly use the same transit or parking option, set up a recurring monthly order, so you can set it and forget it.

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 **Parking Products**

You've Selected: **Edenred Benefits Prepaid Mastercard®**

Great news! We can add funds to your existing card ending in **1676**.

Lost or stolen card? We can [help](#).

Monthly Parking Expense
\$ 0.00 

☒ Repeat this order every month?

☐ Opt-out on specific months

 I authorize Edenred Benefits to deduct the following amount each month for the Commuter Benefits account. I understand that the amount indicated above will be deducted until I authorize, in writing, to stop or change my deduction.

Cancel Order

Next: Review Order

Review and place order

You will always have the option to review your order and adjust before you place your order.

✓

Order Details

Select Product

Configure Benefits

2

Review

Information

3

Confirmation

Review and Place Order

Your Elections

Order Type	Benefit	Qty	Recurring	Opt-Out	Cost
Transit	Commuter Benefits Prepaid Mastercard®	1	No		\$100.00

+ Add New Benefit

Delivery Address

Benefit Election Summary

Election Type	Transit
Election Amount	\$100.00
Employer Contribution	(\$0.00)
Your Pre-Tax Cost	\$160.00
Your Total Out of Pocket Cost	\$0.00

☐ I have read and agree to the [terms of service](#).

Cancel Benefits

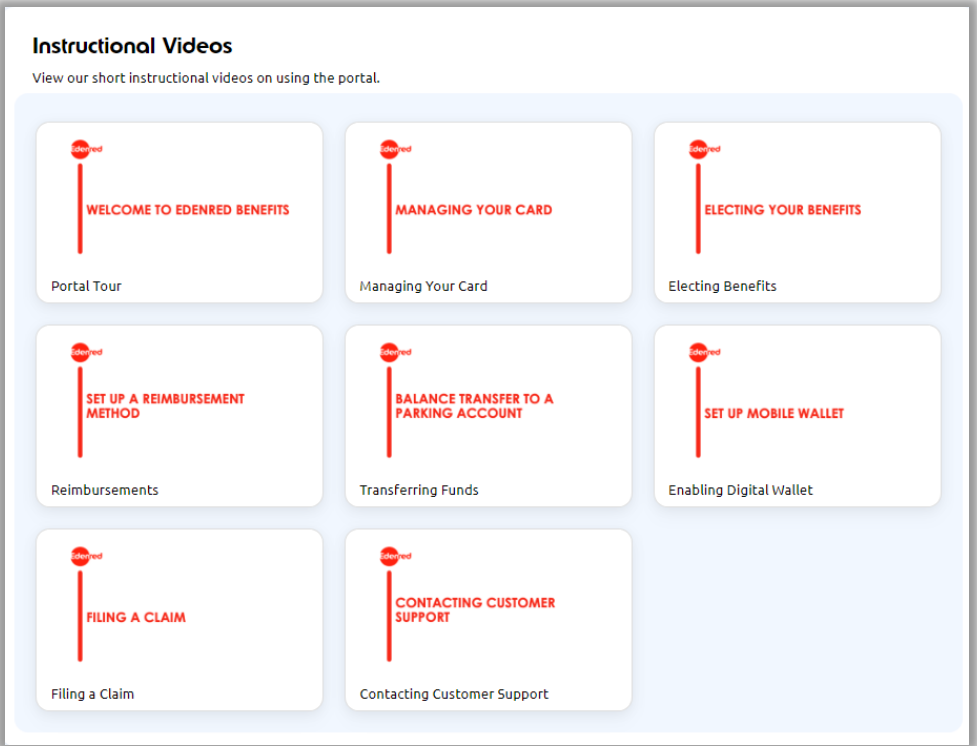
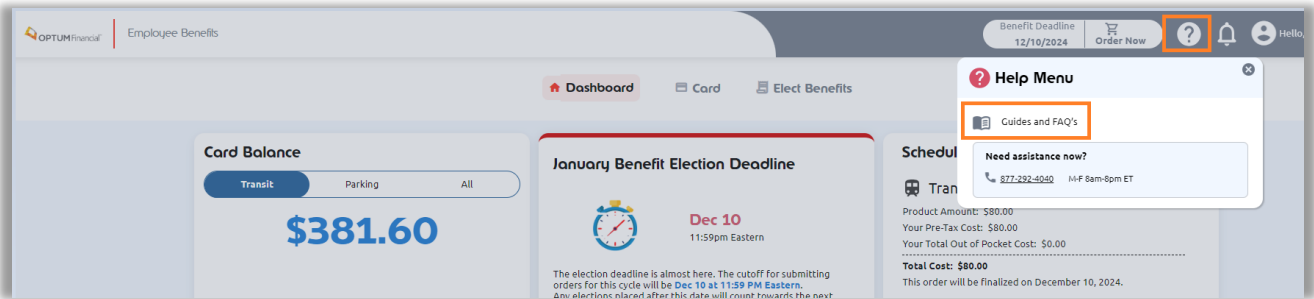
Elect Benefits

Online help tools

If you need assistance while placing your order, refer to these handy instructional tutorials.



You may contact us at 866-306-1318 to reach our toll-free help line.



Profile information

Please keep your mailing information up-to-date to ensure that vouchers or passes are properly delivered.

Please submit any address changes through Workday.



You may keep a personal credit card on file to cover amounts more than the monthly IRS commuter benefit limit.

(\$340/month for transit and \$340 for parking)

Benefit Deadline
12/10/2024

Order Now

?

🔔

👤 Hello, Mikhail

Dashboard

Card

Elect Benefits

Account Settings

Payment Settings

Email History

Profile Menu

Profile

Log Out

Account Settings

Payment Settings

Email History

About You

Name

Mikhail

Phone

Email

Date Of Birth

Type in a personal email to use for updates regarding any post-tax refund following employment.

Personal Email Address (Optional)

Save Changes

Addresses

Delivery Address

Office Address

Edit Delivery Address

Contact your Company HR Department to update your office address.

Helpful tips

Recurring orders

If you set your order to recur monthly, funds will be deducted from your paycheck and loaded onto your card automatically each month. You won't have to log back into your account unless you want to make changes to your order.

Using your card

Your Commuter Edenred Benefits Prepaid Mastercard® can be used as a debit card or a credit card.

Editing or deleting your order

After your order has been placed, you may edit or delete your order up until the 10th of each month. You can make changes to your order right from your dashboard. Select your upcoming order and click 'Edit' or 'Delete' under 'Options.'



To manage or view the balance of your Commuter Edenred Benefits Prepaid Mastercard®, simply sign in through the portal at my.optum.com/labcorp

FAQs

How does this benefit work?

There is no need to complete any enrollment forms. Simply log in to your online account, order your transit or parking, and your passes or vouchers will be mailed directly to you. Your monthly purchase will be deducted automatically from your paycheck. This is a monthly benefit, and changes can be made monthly (before the 10th of each month), or you may set up your account to process recurring benefits in the same amount/delivery method.

How does the pre-tax payroll deduction work?

The amount that you spend on transit or parking can be paid for with pre-tax money. When you order transit and parking online, the value of your order is automatically deducted from your paycheck. Your yearly taxable income is reduced by the amount of your purchase. For tax years beginning after January 1, 2026, the IRS allows up to \$340 a month pre-tax for transit expenses and up to \$340 a month pre-tax for parking expenses. Any amount requested above the \$340 monthly limit becomes a post-tax transaction which can be paid using your personal credit card to complete the transaction. Please note, if your personal credit card is declined, your entire order will not process.

Assuming a total tax rate of 30%, if you spend \$340 on transit and \$340 on parking each month, you can save \$2,448 per year.

How can I make changes to my information?

After your order has been placed, you may edit or delete your order up to the 10th of each month. The amount elected will be deducted from your next available paycheck. You can make changes to your order right from your dashboard. Select “View Details” under the “Scheduled Activity” tab. You can then edit or cancel your order as needed.

To change personal information, please contact Labcorp directly.

What is the cutoff date for ordering transit and parking passes?

Your order deadline is displayed prominently on the home page of the Commuter Portal. You must place your order by the 10th of each month for the following month. Orders received by the 10th of the month are processed and mailed no later than the 23rd of that month. Example: Passes ordered by June 10th are for July and are mailed no later than June 23rd.

Some transit authorities have a different order deadline. Please check online to verify your order deadlines.

FAQs

Can I order the exact same pass that I use now?

Absolutely. We offer many different types of commuter and parking benefits. Most likely, we have exactly what you need for your transit or parking provider.

Do I have to remember to place my order each month?

You can set your order up as recurring, meaning that we'll automatically process it each month until you notify us otherwise. We can also send you an email each month reminding you that you have an order in the system and prompting you to re-enter the site if you need to make a change.

What expenses can be purchased pre-tax?

Eligible expenses include public transportation used for your transit to work and many parking expenses. Only your work commuter expenses are eligible. You may not use this benefit for your spouse's or dependents' commuter expenses. Below are some examples of qualified and unqualified expenses.

Eligible transit expenses:

- ✓ Buses
- ✓ Trains & subways
- ✓ Ferries
- ✓ Vanpools

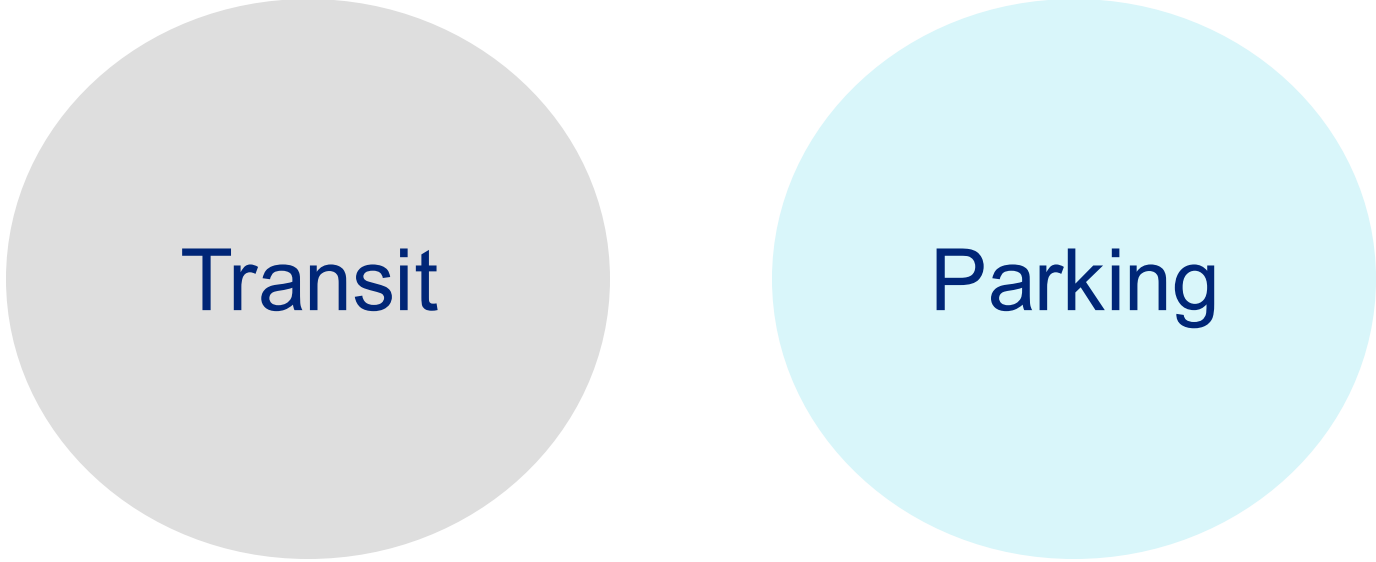
Eligible parking expenses

- ✓ Parking at or near your place of employment
- ✓ Parking at a location from which you commute to work

Ineligible transit and parking expenses

- ✗ Bridge tolls
- ✗ Highway tolls
- ✗ Expenses for someone other than you

Detailed ordering instructions



Transit

Parking

Placing a transit order



1. From the homepage in the Commuter Portal dashboard, select 'Order Now'.
2. Select "Fund my Prepaid Card" or "Passes, Tickets and Parking".
3. Edit your home and work zip codes if needed.
4. Select your product or transit authority from the list of options.
5. Enter your order details and set your recurring order preferences. When finished, click 'Next'.
6. View your cart and click 'Proceed to Checkout'.
7. Review your order. If everything is correct, click 'Place Order'.
8. A confirmation will display that your order has been placed.

Parking orders

There are a variety of options for parking orders to suit your lifestyle and needs. After selecting 'Park' from the 'Place an Order' screen, you will have several options from which to choose. Select the option that works best for you and follow the easy online prompts to complete your order.

Tell us about your parking habits

Order a physical pass or ticket

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Public & Shared Transportation

Parking

Work Zip: 10282 

Home Zip: 11235 

 **Direct Pay**

We will pay your parking provider each month on your behalf.

Select

 **Reimburse Me**

Get reimbursed for your out of pocket parking expenses.

Select



Happy riding!



Commuter and Parking Benefits are administered on behalf of your plan sponsor by Optum Financial, Inc. ("Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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