

Save money with a Commuter Benefits Plan

The costs of commuting to the workplace each month can add up. However, if your commute involves taking a bus or subway, or paying for parking, the cost can be tax-free. If you enroll in a Commuter Benefits Plan, you could save more than 25% on your commuting costs each month.

With this benefits program, you choose how much you want deducted from your paycheck to help pay for commuter costs. The amount deducted is tax-free, so you save money. You can start using the program or make changes to your deductions anytime, even outside of your open enrollment period.

Use your Commuter Benefits Plan for:



- Parking at or near your workplace, or near transportation stops such as park-and-ride lots

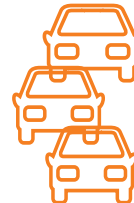


- Fares for mass transit such as a bus, ferry, streetcar, subway, train, or commercial vanpool

Reasons to consider mass transit

Aside from saving you money on taxes and gas, mass transit options:

- Save time in traffic with high-occupancy vehicle (HOV) lanes.
- Reduce wear and tear on your car.
- Help control air pollution. Fewer cars on the road mean less carbon dioxide emissions.
- Let you enjoy your commute to work - you can read, relax, or even take a nap.



**Sign up for commuter benefits
for a simple way to save money.**

How a Commuter Benefits Plan works:



1 Figure out how much you plan to spend on commuter expenses each month.



2 Contact your employer to set up your account, and let them know how much you plan to spend. That amount will be taken out of your paycheck before taxes and deposited into your commuter account. The maximum monthly contribution is \$325 for transit expenses and \$325 for parking expenses.



3 You'll receive a debit card in the mail once you've signed up that you can use to pay for transit and parking expenses. Debit card use is limited to vendors who sell transit fare only. If your debit card can't be used somewhere, you can pay out of pocket and submit a claim for reimbursement.



4 Contact your employer at any time if you wish to change your monthly contribution amount or cancel your account.



Easily access your account online

Log in at **[anthem.com/ca](https://www.anthem.com/ca)** or use the SydneySM Health mobile app to:

- See your account balance in real time.
- File a claim for reimbursement of expenses by uploading a photo of your receipt.
- Check on a claim's status.