

# Cut the cost of your commute with a Commuter Benefits Plan

A Commuter Benefits Plan can save you money on your commute to and from work every day. If you take a bus or subway, or pay for parking, the cost can be tax-free. This could save you more than 25% off your commuting costs each month.

The commuter benefits program is easy to use. You choose how much to deduct from your paycheck and use it to pay for commuter benefits. The amount deducted is tax-free, so this saves you money. You can even join or make changes outside of your open enrollment period.



## Use your Commuter Benefits Plan for:

- Parking at or near work, or near transportation stops such as park-and-ride lots
- Mass transit such as a bus, ferry, streetcar, subway, train and commercial vanpool

## Why mass transit is a great choice

Aside from saving you money on taxes and gas, it also:

- Saves time with less congestion by using high-occupancy vehicle (HOV) lanes.
- Reduces wear and tear on your car – and lowers your repair bills.
- Helps control air pollution. Fewer cars on the road mean less carbon dioxide emissions.
- Lets you enjoy your commute to work – you can read, relax or even take a nap.



Choose the smart, simple way to save money  
and sign up for commuter benefits.



# How the Commuter Benefits Plan works:

- 1** Figure out how much you'll spend on travel expenses each month.

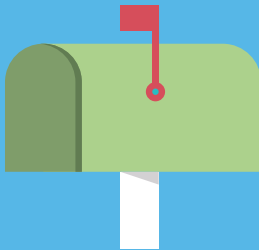


- 2** Contact your employer to set up your account, including how much you plan to spend. That amount will be taken out of your paycheck before taxes and deposited into your account each month. The maximum is \$260 for transit expenses and \$260 for parking expense.



- 3** You'll get a debit card in the mail once you've signed up. You can pay for transit and parking expenses using your card. If your debit card can't be used, you can submit a claim for reimbursement.\*

\*Debit cards are limited to merchants who only sell transit fare media.



- 4** Contact your employer if you wish to change your monthly election or cancel your account at any time.



## Access your account anytime, anywhere

Log in at [anthem.com](https://www.anthem.com) or use the Anthem Anywhere app to:

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

