

State of Wisconsin 2024 Commuter Benefit Program Enrollment



Start taking control of your account today

Commuter benefits provide tax savings for your work transportation costs like subway fares, train tickets, shared rides and parking. By paying for your commute with pre-tax dollars, you reduce your taxable income.

- 1 You can enroll within 30 days of your date of hire, (in an eligible position), or at any time. Coverage will be effective the first of the month on or following your eligibility date.

Note: You must re-enroll each year, enrollments do not carry forward.

- 2 Sign up during the annual benefits enrollment period: September 25, 2023 - October 20, 2023

- 3 Decide how much you want to set aside each month for eligible expenses. Your contributions will be withheld from each paycheck before taxes and credited to your account.

Note:

Spouses and dependent children are not eligible. If you park at your place of employment, your deductions may already be taken pre-tax. These deductions are not reimbursable through this program.

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Note:

UW Hospitals & Clinics employees are not eligible to participate in Commuter Benefits.

What's new?

There is a minimum annual election amount of \$50 for Commuter Benefits.

Commuter Account balance less than \$50 by the end of 2023 requires a minimum election in 2024 for the balance to be carried over. Balances greater than \$50 will automatically be carried over.

Why have a Commuter Account?

Commuter Benefits cover a variety of eligible transportation expenses to travel to work, including trains, buses, subways, ferries, vanpools and ride shares through Lyft Shared, UberPool and Via. Additionally, the plan also includes coverage of work-related parking costs.

Flexibility

You can enroll in both a Parking and Transit Account at anytime, if you are eligible.

Commuter Account funds become available as payroll deductions are taken.

- If you enroll in Parking, funds are loaded to a payment card. If you also have a flexible spending account or health savings account, our stacked card technology allows you to use the same card for parking account expenses.
- If you enroll in Transit or use personal funds to pay for Parking, you just need to submit claims for reimbursement.
- You can enroll or make changes to your payroll deduction amount anytime during the plan year.
- Unlimited carryover amount, so there is limited risk of contributions being forfeited.

Tax and environmental savings

Easiest way to pay for eligible commuter expenses with tax-free funds.

- Pre-tax payroll deductions reduce your taxable income.
- Save money on gas while improving air quality and reducing energy consumption, automobile congestion and greenhouse gas emissions.

Contribution limits

There are contribution limits, set by the Internal Revenue Service (IRS) and adjusted annually. The limits for 2024 are:

- \$300/month for Parking Account
- \$300/month for Transit Account

Tax savings

By paying for your commute with pre-tax dollars, you reduce your taxable income. As a result of saving your hard-earned money before taxes to pay for this daily cost, you save more on Social Security and income tax.

How much money can I save?

You can contribute up to the IRS limits, saving hundreds. In 2024, you can set aside \$300 dollars pre-tax each month for eligible transit and parking expenses. Assuming a tax rate of 30%, the average commuter saves \$162 dollars per month in taxes.

If that's your standard monthly spend, that adds up fast – up to \$1,944 each year.

Eligible expenses	Example	Expenses
Monthly parking expenses	\$270	\$
Monthly transit expenses	\$270	\$
Total monthly expenses	\$540	\$
Combined federal, state, and Social Security taxes	x30%	x
Estimated monthly savings	\$162	\$
Estimated yearly savings	\$1,944*	\$

*Sample tax savings; actual savings will vary based on your individual tax situation. Consult a tax professional for more information.

What does it cover?

You can use commuter benefits for a variety of expenses.

Eligible transit expenses include:

- Trains
- Buses
- Subways
- Ferries
- Vanpools
- Rideshares through Lyft Line, UberPool, Via
- Metered parking

Ineligible transit expenses include:

- Tolls
- Expenses for dependents or spouses
- Private rides through Lyft Line, UberPool, Via
- Bicycle-related expenses

Eligible parking expenses include:

- Metered parking
- Parking at mass transit facilities
- Park n' ride lots
- Daily/monthly fees for parking lots/garages

Ineligible parking expenses include:

- Non-work related expenses
- Residential parking fees
- Parking costs paid by your employer¹
- Expenses for dependents or spouses



- Set aside pre-tax dollars for work transportation costs
- Cover fare cards, vouchers, shared rides, and direct payments
- Lower your daily costs

1. If your employer is deducting parking expenses through your payroll, you are not eligible to use a Parking Account with Optum Financial to pay out for reimbursements.

Frequently asked questions

1. What happens to the funds in my Commuter Account(s) if I terminate from my position?

The last day to incur expenses and reimbursement from your Parking and/or Transit Account is the date you terminate from your position. Upon your termination date, you will forfeit the remaining funds in your Commuter Account(s).

2. Can I use the Transit Account to pay for vanpool expenses already deducted through my payroll?

No, you are not eligible to use the Transit Account for reimbursement of vanpool expenses already deducted through your employer payroll.

3. How can I be reimbursed for Commuter expenses if I do not have a receipt?

If you did not obtain a receipt for a Commuter expense, you can submit an attestation form to certify the expense occurred and is eligible for reimbursement. Visit myoptumfinancial.com/etf to obtain a copy of the form.

4. Can my spouse and dependents enroll in the Commuter benefits?

No, spouses and dependent children are not eligible to utilize or participate in the Commuter benefit.

5. When is the last day to submit my Commuter expenses for reimbursements?

March 31, 2025 is the last day to correct or submit claims for Commuter expenses incurred during the 2024 plan year. It is recommended you submit all of your Commuter expenses before the plan year ends on December 31, because after runout period ends on March 31, you are no longer able to submit prior year claims for reimbursement.

6. Can I change my monthly contribution during the plan year?

Yes, you can increase or decrease your Parking or Transit Account election at any time during the year, even without having experienced a qualified life change event.

7. Can excess funds be paid out in a cash arrangement?

The Internal Revenue Service does not allow excess funds to be paid out in a cash arrangement. Transit and Parking funds can only be used to pay for eligible Commuter expenses.

8. Can I transfer my available funds into an FSA?

No, the IRS does not permit transferring of funds from a commuter benefit account into an FSA.

Account access

Optum Financial State of Wisconsin ETF microsite and mobile (Optum Financial) application helps you manage your accounts

Simple and easy to navigate portal design so you can get in, get the information you need and get back to your life.

- Stay on top of your account – Check your balances, payments and claims activity.
- Payments from Any Screen – Quickly and easily request reimbursement to yourself from any page.
- Take control – Settings and Preferences section allows you to manage your personal information, set up Direct Deposit, enroll in text alerts and set up dependents.
- Helpful account information – Check out FAQs, important messages, claims payments, account contributions and more.

Access to account information and payments features at your fingertips through the mobile app:

- Check account balances and claim status
- Submit a reimbursement request
- Upload claim documentation
- Set up direct deposit
- Tap to call the Customer Service Center
- See eligible expenses and FAQs



Optum Financial payment card allows immediate access to Parking funds without the need to submit a claim

- Complete control and convenience - Accepted at hundreds of locations across the state. You choose when and where to use your card to cover your parking expense.



Contact Customer Service

Live support available 24 hours a day, 365 days a year

To speak to customer service, call the dedicated State of Wisconsin number at **1-833-881-8158**

For live chat, sign in to your online portal and select "Chat"

Email address:

service@optumfinancial.com



Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) & (d)(1) Optum Financial complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Optum does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Optum provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats.

Optum provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact Optum's Civil Rights Coordinator.

If you believe that Optum has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Optum Civil Rights Coordinator, 11000 Optum Circle, Eden Prairie, MN 55344; Phone:1-833-881-8158; Fax: 1-855-351-5495; Email: Optum_Civil_Rights@Optum.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Optum's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at hhs.gov/ocr/office/file/index.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-316-2408.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 1-800-947-3529).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 1-800-833-7813)。optumfinancial.com

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877- 533-5020 (TTY: 1-800-947-3529).

(1-877-533-5020) ٤ظوحو ل م: اذا تنك شحت ت ركذا، ؤ؁ ل ل ا ن ا ف تامدخ ؤ يو؁ ل ل ا ل (800-947-3529). :ف تاه مص ل ا مك ب ل ا و ر فاوت ت ك ل م ق ر ن ا ج م ل ا ب. ل ص تا م ق ر ب ؤ د ع ا س م ل ا

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 1-800-947-3529).

주요: 한국어어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 1-800-947-3529). 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 1-800-947-3529).

Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzsch, kantscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 1-800-947-3529).

ໂປດຊາບ: ຖ້ າວ າ ທ່ າ ມ ຈ ອ າ ພ າ ສ າ ລ າ ວ, ກ າ ນ ົ ປ ິ ລ ກ າ ນ ຊ ົ ອ ຍ ຸ ັ ົ ຮ ທ ອ ຳ ົ າ ມ ພ າ ສ າ, ດ ຶ ດ ອ ົ ບ ສ ອ ົ ງ ອ ົ າ, ແ ມ ົ ນ ິ ມ ພ ົ ອ ມ ິ ທ ົ ທ ົ າ ມ. ທ ຶ ນ 1- 877-533-5020 (TTY: 1- 800-947-3529).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877- 533-5020 (ATS : 1-800-947-3529).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 1-800-947-3529).

धय् ा न द ो: यदद आप ह दी बोलत े ह ै ो तो आपके ललए म्ुफ्त्त म े ो भाषा सहायता से व्ाएं उपलब्ध ह ै ो 1-877-533-5020 (TTY: 1-800-947-3529) पर कॉल कर।

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë. Telefononi në 1-877-533-5020 (TTY: 1-800-947-3529).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 1-800-947-3529).

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