



Commuter Benefits Guide

A commuter benefits account is an employer-provided benefits program that allows you to set aside pretax funds to pay for mass transit and parking expenses related to commuting to work.

Commuter Benefit Coverage

The Internal Revenue Service (IRS) sets the maximum monthly pretax deduction which can be excluded from an employee's income for qualified commuter expenses. You can choose the pretax amounts you would like added to your debit card through payroll deduction.

Effective January 1, 2025, Commuter Benefits moved to Fidelity and there are two types of commuter options available:

- **Parking** – You may spend up to \$325 per month in pretax dollars on parking items. The most common eligible expenses are charges for parking at or near your place of work, or at a location from which you commute to work, such as a train station.
- **Transit** – You may spend up to \$325 per month in pretax dollars on transit items. Expenses for your transit account include costs associated with public transportation such as train, bus, monorail, streetcar, subway and ferry. Vanpool expenses are eligible, but the highway vehicle must seat at least six adults, excluding the driver.

Electing pre-tax funds enables you to use your debit card for all your commuter expenses, even if your monthly expenses exceed the IRS pretax limits.

Enrollment Dates

See the chart below for important commuter enrollment dates. Refer to the *Step-by-Step Guide to Enrolling in a Commuter Benefit* section on pages 2–4 for detailed instructions on enrolling in commuter benefits.

Monthly Commuter Enrollment	Enroll on www.netbenefits.com by this date
Initial window to elect a commuter benefit for January 2026	December 11, 2025—January 10, 2026
Monthly deadline	The deadline to make a commuter election is the 10th day of the month. For example, make changes and or elect by January 10 for paycheck deduction to occur the last pay of January.

Debit Card

If you enroll in the commuter account at Fidelity for the first time, you will receive a new NetBenefits CommuterCard® debit card in the mail which will be loaded each month until you change or cancel your election. The special-purpose debit card provides an easy, automatic way to pay for eligible transit expenses. You can use your card to pay for expenses at eligible merchants and service providers which accept debit cards. **Please note, if you have a card for other Fidelity benefits, your NetBenefits CommuterCard® will be a separate card dedicated to Parking and/or Transit expenses.** If you had a NetBenefits CommuterCard® in 2025, once you re-enroll for 2026, you will use the same card.

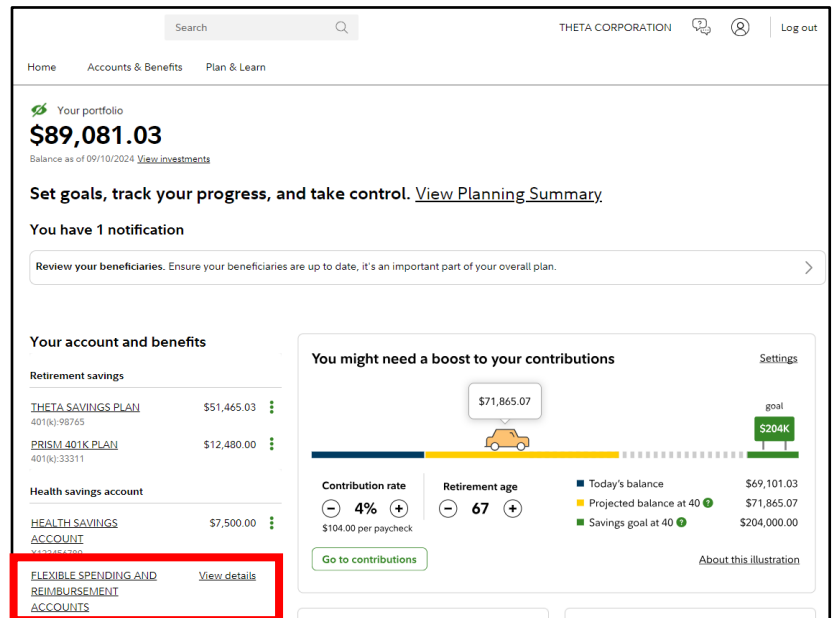
The amount of funds on your card must cover the full balance of your purchase or the transaction will be declined. **Note: Any unused balance will carry over from month-month. The IRS requires commuter claims to be submitted within 180 days of incurring the expense.**

Step-by-Step Guide to Enrolling in a Commuter Benefit

STEP 1: Log in to NetBenefits® at www.netbenefits.com

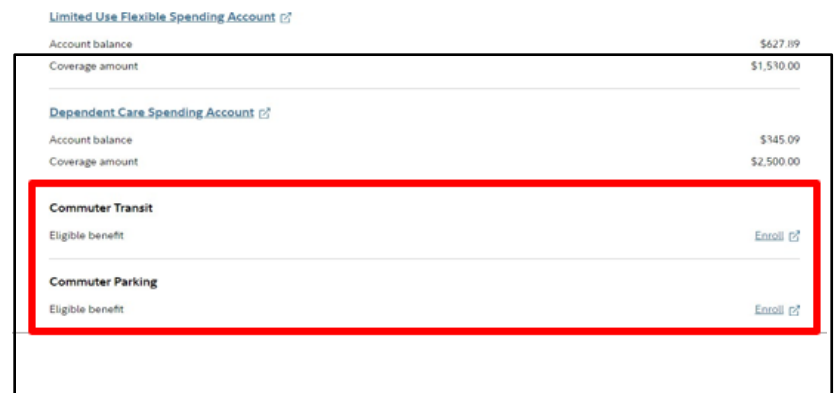
If you already have a username and password for another Fidelity account, use that same login information. Otherwise, select Register as a new user and follow the step-by-step instructions.

STEP 2: Navigate to "Flexible spending and reimbursement accounts."



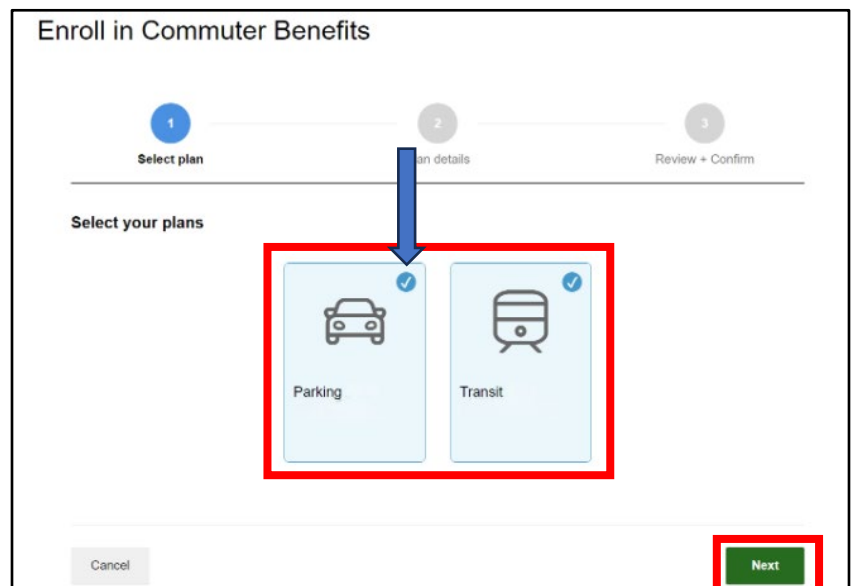
STEP 3: Select "Enroll" for "Commuter Transit" or "Commuter Parking."

Note: If you would like to enroll in both benefits you can select "Enroll" for either "Commuter Transit" or "Commuter Parking" and the next step will allow you the option to select both benefits.



STEP 4: Select Parking, Transit or both Commuter plans and continue by selecting "Next."

A blue check mark will display if benefit has been selected (see arrow to the right).



STEP 5: Choose your monthly contribution amount(s) and select "Next."

Enroll in Commuter Benefits

1

2

3

Select plan

Plan details

Review + Confirm

Enter plan details

Monthly Election Amount

Parking

☒ Your contribution

\$ 105 / month

Pre-tax savings: \$31.50 /month*

Select Effective Date: December

Effective Date:

Total: \$105.00/month

Transit

☒ Your contribution

\$ 95 / month

Pre-tax savings: \$26.50 /month*

Select Effective Date: December

Effective Date:

Total: \$95.00/month

*Tax savings estimate is based on 30% tax rate. True tax savings will be based on your individual circumstances.

My Total Monthly Payroll Deduction

\$200.00/month

My Total Benefit

\$200.00/month

Cancel

Previous

Next

STEP 6: Review the confirmation screen and select "Enroll."

Home

Accounts

Tools & Support

Message Center

Enroll in Commuter Benefits

1

2

3

Select plan

Plan details

Review + Confirm

Review + Confirm

Parking

Pre-tax savings: \$31.50 /month

Your Contribution: \$105.00 /month

Total: \$105.00/month

Transit

Pre-tax savings: \$26.50 /month

Your Contribution: \$95.00 /month

Total: \$95.00/month

Payment method

Primary Payment Method

My Benefit Debit Card

Alternative Payment Method

Check

Separate Cards will be issued to the following dependents: No dependent debit cards issued

My Total Monthly Payroll Deduction

\$200.00/month

My Total Benefit

\$200.00/month

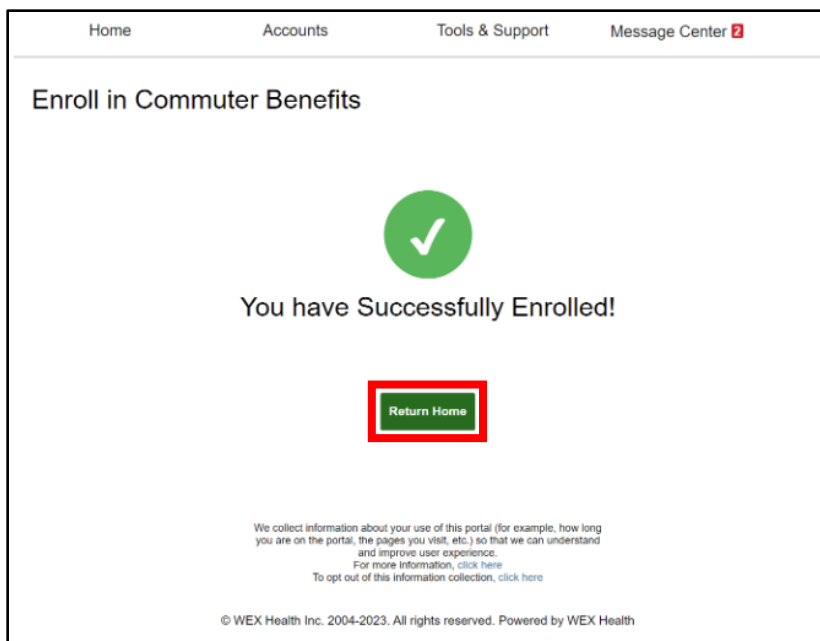
Cancel

Previous

Enroll

STEP 7: Your enrollment is complete. Select “Return Home” to go back to the NetBenefits® home page.

You can expect your NetBenefits Commuter Card® 7–10 business days after your election.



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Screenshots are for illustrative purposes only.

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