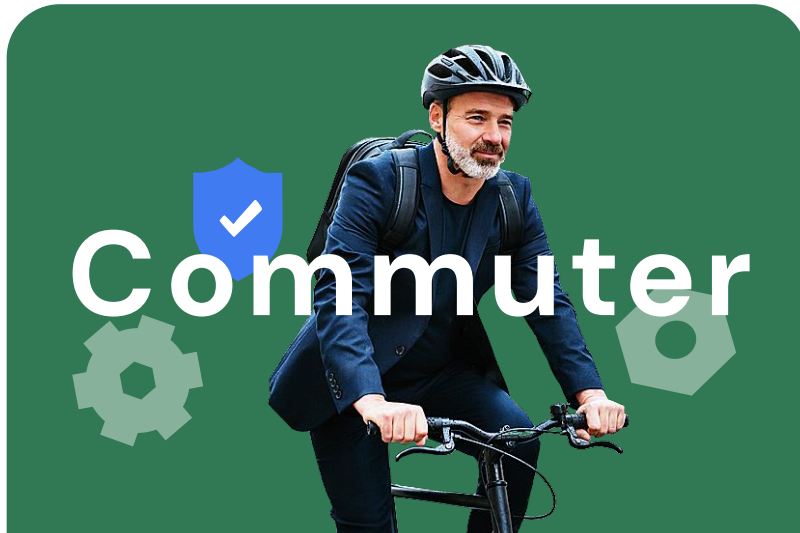


Lively Commuter 101

The basics to know



What is a commuter benefit?

A commuter benefit is a tax-advantaged account offered to help employees cover a portion of select commuting expenses, such as public transportation and/or parking costs associated with commuting to and from work.

Employees contribute to the account through paycheck deductions pre-tax, thus reducing their total taxable income.

*Source: Clever. "The Best and Worst Cities for Commuters in 2022."

Value of commuter benefits



Helps reduce overall cost of commuting

Commuter benefits help you pay for your commute using pre-tax dollars, which saves you money on your taxes each year.



Reduces total taxable income

The average commuter utilizing commuter benefits can save an average of ~\$800 a year on taxes.*



Save on unforeseen transportation needs

Save on expenses due to unforeseen changes in your commute to work, such as needing public transit when your car is unavailable.

Contribution limits

The IRS sets limits to how much you may contribute and spend every month. The total contribution permitted for both commuter accounts is \$650.00.

Commuter Transit Account**

Monthly contribution limit: \$325.00

Monthly spend limit: \$325.00

Commuter Parking Account

Monthly contribution limit: \$325.00

Monthly spend limit: \$325.00

**Vanpool expenses are part of your transit account.

\$325.00

2025 Contribution Limit
(per commuter account)



Qualified expenses

Your organization will determine whether your Lively Commuter benefit will cover Transit expenses, Parking expenses, or both.

The eligible expenses allowed under the Transit and Parking categories are determined by the IRS, and by law, must be directly incurred as a means to get to and from your primary work location.

Public Transit

Any pass, token, fare card, voucher, or similar item entitling a person to ride on:

- **Mass Transit:** Publicly or privately operated, includes bus, rail, or ferry.
- **Vanpool:** Vehicle that seats at least 6 adults, excluding the driver.

Parking

Parking expenses to park on or near the employer's business premises.

Parking expenses at the starting location from which the employee commutes to work, such as mass transit facilities and others.

How your Lively commuter benefit works

Your employer may inquire about your desire to enroll in commuter benefits prior to enrolling you, or enroll you automatically. Speak to your Benefits Administrator to find out.

1 Choose your monthly election

Employees elect how much they want to contribute on a monthly basis, unused funds will rollover month over month.

2 Fund the account

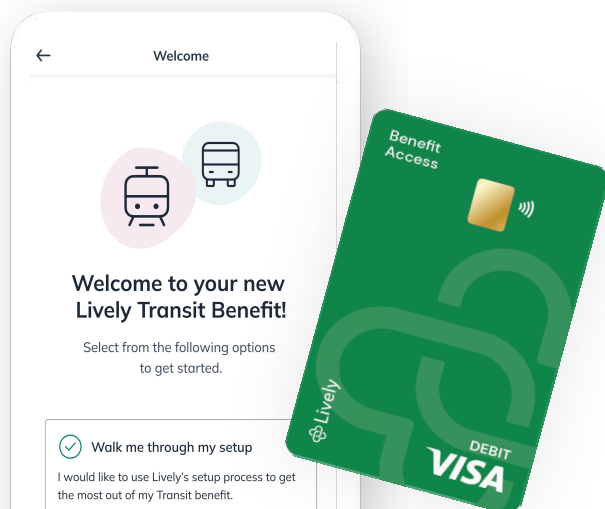
Your contributions are made through paycheck deductions every payroll period.

Once you make your elections, your employer will automatically deduct the funds from your paycheck to fund your commuter account(s).

3 Spend on eligible expenses

Once funded, you can begin to spend on qualified expenses.

Pay with your Lively debit card, or pay out-of-pocket and pay yourself back from your commuter account by submitting a reimbursement claim with Lively online.



Have questions?

We're here to help. Email or call Lively for responsive assistance.

Reach a team of experts Monday–Friday, 6:00 am – 6:00 pm PT by emailing support@livelyme.com or calling 1-888-576-4837.

