

COMMUTER SPENDING ACCOUNT (CSA)



WHAT IS A COMMUTER SPENDING ACCOUNT (CSA)?

All Heluna Health employees are eligible to participate in the Commuter Spending Account, which includes Transit and/or Parking accounts.

Commuter Spending Account (CSA) enables you to pay for certain job-related transit and/or parking expenses on a tax-free basis through pre-tax (exempt from Federal, State and Social Security/FICA taxes) payroll deductions. CSA(s) are not tied to a benefit year, so the funds will remain in your account until exhausted (time limits for incurred claims apply). Election changes are not limited by a plan year and can be updated or stopped as your needs change.

When you enroll in a CSA, you determine the amount of qualifying commuter expenses you will have each month during the course of your plan year. This amount will be deducted from each paycheck and placed in your CSA. As you incur eligible costs, you can submit a claim form and documentation of your costs to The Advantage Group. TAG will reimburse you with available funds from your CSA account up to the allowed maximum amount.

	EXAMPLE OF SAVINGS PER MONTH		
	Without CSA (TAG)	With CSA (TAG)	Savings ¹
Mass-Transportation	\$325	\$210	\$115
Parking	\$325	\$210	\$115
Total	\$650	\$420	\$230

¹The tax savings represented above are for illustration purposes only and vary among participants.

HOW MUCH CAN I GET BACK DURING A PERIOD OF COVERAGE?

You can receive up to the IRS maximum monthly limit for transit and/or parking expenses.

The maximum monthly pre-tax allowances in 2025 are:

- Qualified Commuter/Transit Expense: \$325.00/month
- Qualified Parking Expense: \$325.00/month
- Any incurred claims must be submitted within 6 months
- IRS guideline requires all Transportation expenses to be paid with debit card. Parking expenses can be paid with debit card or submitted for reimbursement.

WHAT ARE QUALIFIED COMMUTER EXPENSES?

Commuter highway vehicle - A commuter highway vehicle is any highway vehicle that seats at least 6 adults, not including the driver. In addition, you must reasonably expect that at least 80% of the vehicle mileage will be for transportation between your home and work place with qualified passengers occupying at least one-half the vehicle's seats (not including the driver).

Transit pass - A transit pass is any pass, token, fare-card, voucher, or similar item entitling a person to ride one of the following 1) On mass transit, or 2) In a vehicle that seats at least 6 adults (not including the driver) if a person in the business of transporting individuals for pay or hire operates it. Mass transit may be publicly or privately operated and includes bus, light rail, regional rail, trolley, subway, ferry, etc.

Qualified parking - Qualified parking is parking provided to employees on or near your business premises. It includes parking on or near the location from which you commute to work using mass transit, commuter highway vehicles, or carpools. It does not include parking at or near your home.