



**Save money on your monthly transit expenses when you enroll in a pre-tax Transit Plan!**

### What is the Transit Pre-Tax Plan?

The Transit Plan enables you to save taxes on the money you use to pay for work-related transit expenses by using pre-tax dollars on eligible commuter costs. Depending on your tax bracket, you could save up to 40% on state, federal and FICA taxes.

### How Does It Work?

Estimate the money you expect to pay for transit and have that dollar amount withheld from your paychecks pre-tax each month. You can even specify an amount to use for occasional bus or metro rail travel. The money you elect to be withheld from your paycheck is credited to an account in your name that is used to pay for your transit expense.

### For Example:

Let's assume you spend \$100.00 per month on transit expenses to get to work. This expense is inevitable for you because you travel to work every day. The average person's tax bracket is about 30%, meaning they have to make \$143.00 in income to be able to take home \$100.00 as disposable income after tax deductions have been made.

By signing up for the Transit Plan, \$100.00 will be withheld from your paychecks over a month-long period pre-tax, so you never have to pay the state, federal and FICA taxes on your transit expenses! If you fall within a 30% tax bracket this will save you \$30 every month!

*See reverse side for more plan details!*

## P&A Group Benefits Card

If you enroll in this plan, you will receive a debit card that can be used to pay for your transportation expenses. Employees who enroll in the Flexible Spending Account (FSA) and the Transit Account will receive one debit card for both accounts. If you are currently enrolled in the FSA and enroll in the Transit Account, your election amount will be automatically added to your current debit card.

**REMINDER:** Due to IRS regulations, claims cannot be submitted for transit expenses. You must use your debit card for all transit purchases.



### Sample Eligible Expenses

TRAINS, SUBWAYS	TOLLS
BUSES	E-Z PASSES
VANPOOLING	TAXIS

### Sample Ineligible Expenses

## Maximum Pre-Tax Contribution Amount

The IRS issues monthly maximum contribution amounts, which are subject to change and usually do once a year. For 2025, the maximum amount of pre-tax transit reimbursement that you can receive is \$315 per month.

If the cost of your transit increases or decreases, you can change the amount of your salary withholding for transit each month, with any change you make becoming effective with the first pay period beginning on or after the following month.

## Mobile App

Manage your account through our mobile app. Go to the App Store or Google Play and search “P&A Group MyBenefits” to download it today!

- ✓ Register for account alerts
- ✓ Order a Benefits Card
- ✓ Check your account balance



## P&A Group Participant Support Center

HOURS: M-F, 8:30 a.m. - 10:00 p.m. ET | WEB: [www.padmin.com](http://www.padmin.com) | PHONE: (716) 852-2611