

COMMUTER BENEFITS

⇒ Help your employees save on commuting expenses

Support the return to the workplace with a commuter benefit plan

A growing number of metro areas require employers to offer a commuter benefit plan by law. A commuter benefit plan supports your employees' return to the workplace, by providing an incentive for them to commute. It's a great way to reduce your company's carbon footprint and helps to attract and retain top talent, as employees have come to expect commuter benefits.

A commuter benefit plan empowers your employees to allocate funds towards qualified workplace commuting expenses and enjoy lower-stress, more cost-effective commutes. For this valuable employee benefit aligned with Section 132(f) of the Internal Revenue Code, the maximum tax-free amount is limited by the IRS and subject to change.



Save for a better tomorrow

TAX SAVINGS EXAMPLE	PER EMPLOYEE	PER 150 EMPLOYEES
Monthly commuter expense	\$315	\$47,250
Annualized commuting expense	\$3,780	\$567,000
Annual employee tax savings	\$700	\$105,000
Annual employer tax savings	\$480	\$72,000

The figures above are for illustration purposes only. Actual savings and tax rates may vary.

40%
lower employee
commuting costs

\$40
average tax savings
(per month per
participating
employee)¹

DISCOVER THE INSPIRA DIFFERENCE

→ Simplified access

Easy employer login and account access.

→ Dedicated support

Each employer is assigned a dedicated specialist.

→ Location agnostic

Our commuter benefit works across locations to ensure compliance and convenience.

→ The Inspira Card™

The card can be added to a digital wallet and used to pay for eligible transportation.

→ Built-in flexibility

Employees can buy metro or transit passes as well as parking passes without being locked into a monthly pass.

→ Real-time alerts

Employees get balance alerts and on-the-go access to funds with our online portal and mobile app.

Offer your employees options

Employees can fund transportation or parking accounts, with the flexibility to buy metro and transit passes, as well as parking passes at or near the office. While employed, an employee's unused funds roll over month to month and the contribution amount can be adjusted on a monthly basis. And this benefit can be set up to recur monthly for long-term convenience.

Contributing for people and the planet

Commuter benefits help employees both with the logistics of their work life and their financial well-being. Offering commuter benefits also supports a more sustainable future by encouraging your employees to choose public transportation or other transport options like vanpooling.

If 5% of the 106.4 million American workers driving to work alone changed to public transit, we could reduce CO₂ emissions by nearly 21M tons annually.²

⇒ Support employees' financial and environmental goals with a commuter benefit plan

For more information visit inspirafinancial.com or scan the QR code.



¹Everyday savings that work. Available at: commuterbenefits.com/how-it-works. Accessed January 3, 2019.

²[RideAmigos.com/commuting-impacts-environment](https://rideamigos.com/commuting-impacts-environment) blog post April 12, 2023

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