Optum Financial®

Save your employees money on their commute to work

Commuter Benefits

Support your people with a better benefits experience

At Optum Financial, we deliver benefits that matter. Our products and programs empower employees to become better consumers of health care – while helping you streamline costs and time. Together, we can maximize your contribution in the wellbeing of your people and your organization's success.

Offering a pre-tax commuter benefit helps your employees save money on their commute expenses and meets local or state commuter benefit requirements. Choose the service model that best fits the needs of your employees.

Order model

You provide a list of eligible products and services to your employees. They'll place an order the month before they need them.

Monthly contribution model

Employees make monthly contributions via payroll deduction that they use to purchase transportation services, up to the account balance.

Eligible expenses

Buses, trains, subways, ferries and vanpools. Parking at your place of employment or a location from which you commute to work

Optum Financial payment card

Participants use the payment card for eligible expenses at participating terminals.

Multiple accounts (HSA, FSA, commuter, etc.) can link to one card.

Deliver whole person health care

Pair your HSA with a healthy food program or a lifestyle spending account that supports physical, financial, mental and/or family wellness.

Reporting

Available reports include fulfillment summary, inactive participant pending orders, funding summary, YTD payroll deductions, spend-downs or unused credits, and participant subsidies..

Financial wellness

When your employees save and plan for their expenses, they have increased financial confidence and whole person wellness.