

Commuter Benefits

Help employees manage rising commuting expenses including bus, train, subway and vanpooling¹



Designed with your business in mind

- Consultative approach to plan designs to help meet employees' diverse needs
- Integrated, end-to-end customer experience and consolidated account management across all of MetLife's benefit offerings
- Tailored employee educational resources and decision support
- Analytic capabilities for additional insights across your employee population to drive increased participation and satisfaction



Positive user experience for employees

- Simple, intuitive account setup and enrollment process
- Employees can easily pay qualified expenses using a smart, multipurpose debit card that knows which of their accounts to use
- 24/7/365 account access through a participant portal or an easy-to-use mobile app with powerful capabilities to manage accounts on the go
- Email alerts and online messages to keep employees updated
- One-click answers to benefits questions



Tax advantages for everyone

- Employees fund their account with monthly pre-tax contributions up to the maximum amount set by IRS regulations for transit and vanpooling (combined) and qualified parking²
- Funds do not expire and can be carried over month-to-month as long as the employee remains with their current employer



**Experience you
can count on³**

70

employer rNPS

99%

employee satisfaction with
Client Service Consultants

50

States covered

660

Transit authorities
included

**To learn more about the
advantages of MetLife
Commuter Benefits,
contact your MetLife
representative.**

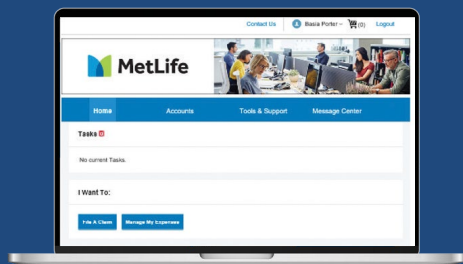
MetLife Commuter Benefits can help employees get more mileage out of their paychecks by using tax-free funds to pay for qualified work-related transit and parking.¹ This includes bus, train, subway and vanpool used for travel between a residence and workplace, as well as parking near the workplace or a mass transit stop for their commute to work.

Employees
save up to

30%

on average on
qualified expenses
with a pre-tax
Commuter
Benefits⁴

Intuitive digital experience: secure and easy-to-use portal



- Simple enrollment and account setup
- Online education center and individualized communications
- Let's Chat feature that uses AI to help when needed
- Expense management dashboard with quick claim filing

Convenient and innovative app: easily manage Commuter Benefits on the go



- All the features of the website and more
- Receipt organizer to scan and store documents
- Access to account notifications and city-by-city education guides

MetLife Visa Debit Card: purchases made easy



- Commuter, FSA, HSA, LSA, HRA and Dependent Care accounts all on one card
- Contactless mobile payments with your phone's mobile wallet
- Anti-fraud protection and transaction notifications
- Real-time activity updates on the Participant Portal

¹ See IRS publication 15-B available at <https://www.irs.gov/pub/irs-pdf/p15b.pdf> for a complete list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan

² Contribution limits are subject to change and should be checked on an annual basis on the IRS website

³ MetLife Internal data, 2024

⁴ Savings are based on estimated Federal, State and Local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the number of exemptions and deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.