

# Commuter Choice Program

## Use pre-tax payroll deductions to save on commuter expenses

The Commuter Choice Program allows you to use pre-tax money from your paycheck to pay for your commuting expenses.

When you participate in this program, you can order your specific transit fare card or be reimbursed for your parking expenses, as necessary for your commute. The available products will vary by city. Minnesota employees participating in Metropass cannot elect the transit fare portion of the Commuter Choice Program. However, you may elect the parking benefit, if you're eligible.

### Monthly contribution limits

Because the IRS allows special tax treatment under this program, it also imposes limits on how much pretax money you can contribute to this program per month.

- For public transportation expenses, you can contribute up to \$300\* per month before taxes. This applies whether you take the bus, the train, a subway system, or ferry service.
- If you pay for parking your car as a part of your commute, you can contribute up to \$300\* per month before taxes. This applies whether you park your car in a parking garage or lot near work or in a paying commuter lot for the bus, the train or ferry service.
- Keep in mind you can take advantage of both sides of the program, and contribute pretax dollars for both public transportation and your parking expenses.
- You can also contribute on an after-tax basis if your monthly expenses exceed federal limits. For example, if your monthly rail pass costs \$315, you can contribute \$300\* per month pretax and \$15 per month after-tax.

### Important considerations

- **Future needs** — You don't forfeit Commuter Choice contributions if you haven't used them by the end of the year. Unused contributions carry forward to the next year. However, you do automatically forfeit any funds you have not yet used if you leave employment with Ameriprise Financial, unless you have incurred eligible expenses prior to your termination date, per IRS regulations. In addition, no refunds are payable on any transit/parking passes or vouchers issued to you.
- **Timing of contributions** — Your monthly contribution to the program will be deducted from the second paycheck of every month, and will be used to purchase transit fare cards that will be effective for the following month. For example, your contribution for February will be used to purchase your transit card for March.
- **Distribution of transit fare cards** — You will receive your transit fare cards on a monthly basis via First Class mail from the U.S. Postal Service.
- **Enrolling** — You can enroll and make changes at any time. Enrollment is done directly with HealthEquity at [healthequity.com/wageworks.com](https://healthequity.com/wageworks.com). See the **Enrolling in the Commuter Choice Program and Metropass** section below for instructions and billing information.
- **For more information** — Contact HealthEquity directly at 1.877.924.3967.

\*These amounts are subject to change.

## Metropass

All fulltime and part-time regular Ameriprise employees (i.e., employees who work 20 hours or more per week) in the Twin Cities metro area are eligible to participate in the Metropass program.

The Company subsidizes a portion of this program and your portion is deducted on a pretax basis.

When you enroll in the Metropass Program, you will receive a Metro Transit GoTo card that will enable you to ride any regular Metro Transit bus or train 24 hours a day, seven days a week for \$59 per month. The monthly fee is deducted out of the second pay check of each month.

### Enrolling in Metropass

Enrollment is completed through [healthequity.com/wageworks.com](https://healthequity.com/wageworks.com).

You may enroll in the Metropass program any time during the year. You must enroll no later than the seventh of the month to be effective beginning the next month. For example, you must enroll by Feb.7 in order to begin using the pass on March 1.

**Note for new employees:** For those new employees hired during the first week of the month, you will have an additional one month lag in enrollment in the Metropass program. This is due to processing new hire eligibility files that are necessary to verify with Metropass the eligibility of new employees.

You will receive an email to inform you when your new pass will be available. If you do not receive a confirmation within 24 hours of enrolling, please contact HR Services at 1.877.267.4748 to ensure that you are enrolled in the Metro Transit program.

**Note: Disabled veterans** can ride free by showing a Veteran's Identification Card issued by the Dept. of Veterans Affairs with the words "Service Connected" or "SC" below the photo. Call 612-467-1991 for details. As a veteran that is service connected, you do not need to enroll in commuter benefits in order to take advantage of their program.