



Commute Overview

The cost of commuting to work can be a sizeable chunk of your budget. A Commuter benefit plan provides you with the ability to pay for your costs to commute with tax free dollars! If you make an election, you will receive a debit card that will be loaded with funds each month for your elected transit and/or parking amounts.

The money you set aside for your Commuter plan saves you on income, FICA and Medicare taxes. Depending on your tax bracket, you can save up to 40% off your commuting expenses.

Debit Card

You will receive a debit card in the mail approximately two weeks following the creation of your Vita account.

If you have a Health FSA with Vita, you will use the same debit card. The debit card will deduct funds from the applicable account based on where you use it and what you purchase.

***Attention Caltrain riders:** due to Federal regulations, your debit card will not work at Caltrain terminals. However, you may use your debit card to fund your Clipper card.

Eligible Commuter Expenses

Common eligible commuter expenses include:

- Train and subway
- Bus
- Ferry
- Eligible Vanpool
- Parking near the office
- Parking near mass transit for commute to work

How It Works

Unlike other pre-tax benefits such as Flexible Spending Accounts, enrollment and participation in the Vita Commute program is not restricted to an annual "Open Enrollment" period.

Once you become eligible, elections are initially made via Formstack.

1. **Log in** to enroll yourself via Formstack at https://vita.formstack.com/forms/vitaflex_fremonths. For January 1, 2024 **Open Enrollment**, complete your enrollment by **December 4, 2023**.

If your first enrollment is *after January 1, 2024*: Complete your monthly enrollment by the last day of the month **prior to** your first benefit month. After Vita has processed your enrollment, you will receive a Welcome email with account login instructions.

Going forward, you may make changes to your Parking and/or Transit election on a monthly basis Vita at <https://www.vitaflex.net>. If you do not request a change to your election by the last day of the month, your previous election will carry over to the next month. The election will not revert to zero unless you request that change.

2. **Deductions** for Parking and/or Transit will be taken on a pre-tax basis through payroll.
3. **Funds** equal to your pre-tax deductions for Parking/Transit will be loaded onto your debit card.
4. **Claims** can be submitted online (<https://www.vitaflex.net>) for **parking** expenses for which you did not use your debit card. Transit expenses must be paid with your debit card.

Resources & Help

For additional details, please contact the Vita Concierge at help@vitamail.com or (800) 424-3052.