GoNavia Commuter

Spend up to 30% less on your daily commute

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Hello!

We're **Navia Benefit Solutions** and we administer the GoNavia Commuter Benefits provided to you by your company. This toolkit will help you understand what a commuter benefit account is, how it works, and the many ways you can save money by participating. It also offers tips and tools for understanding your transit and parking finances.

GoNavia Commuter Benefit

Commuter benefits allow you to set aside pre-tax dollars to pay for transit or vanpool rides to and from work, as well as for your work-related parking expenses.

Many ways to use your dollars

Employees can use their GoNavia benefit for parking passes, transit passes, or vanpooling services at over 10,000 service locations.

Flexible, month-to-month benefit

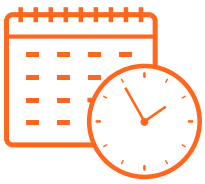
IMPORTANT! As a month-to-month benefit, you can opt in and out of the benefit at any time based on your transit and parking needs. Any unused funds at the end of the month will roll over to the next month.

Easy to use

Pay for transit and parking expenses with your Navia debit card, by loading your transit smartcard (where available), or by submitting a claim online or on the Navia mobile app.

Maximum contribution

The contribution limit varies by employer, but you may be able to contribute up to $300 per month for both transit and $300 per month for parking.

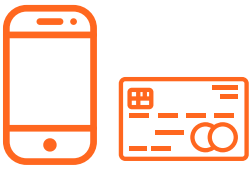


FLEXIBLE

PAUSE, CHANGE, CANCEL MONTHY CONTRIBUTIONS

10K

DIFFERENT LOCATIONS TO PURCHASE SERVICES



EASY

MULTIPLE WAYS TO ACCESS FUNDS

$300

MAXIMUM CONTRIBUTION PER MONTH

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Make your commute easier and more affordable, no matter how you get to work

Employees spend on average $2,600 a year on their commute. The GoNavia Commuter Benefit allows you to pay for your commuter costs with pre-tax dollars, saving you up to 30% and leaving you extra money in your pocket each month.

There's an opportunity to save no matter what your commute is like. Some examples of eligible transit and parking expenses include the bus, subway, streetcar, commuter trains, ferry, vanpool, and downtown parking garages.

SoundTransit · BART · SP+ Parking · cta · NYC Subway · marta · NJ TRANSIT The Way To Go. · Massachusetts Bay Transportation Authority · MTA New York City Transit

Pay up to 30% less on your commute

Federal, state, and FICA taxes lower your take-home pay by 30% or more, leaving the remaining 70% for your living expenses. When you use a commuter benefit account, you are setting aside a portion of your paycheck for your commuting expenses *before* it is taxed, so you get to spend the entire 100% of your earned income. This means you save up to 30% on your out-of-pocket commuting costs AND save on taxes which increases your paycheck.

EXAMPLE: Donovan pays $250 each month to park his car in the parking garage behind his office building. With his GoNavia Commuter benefits, Donovan is able to place an order online each month for his parking needs. The order amount will be deducted from his paycheck, pre-tax and loaded onto his Navia Debit Card, which he can use to pay the parking garage directly. Because Donovan is purchasing his parking services with tax-free money, he saves 30% (based on his tax bracket) or $75 each month ($900 per year) on his parking expenses. **That's like getting free parking for three months!**

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How does it work?

Enroll in minutes, anytime

You can enroll in GoNavia Commuter Benefits at any time --there is no need to wait for the next open enrollment period. To get started, register on Navia's website at www.naviabenefits.com.

Estimate your monthly expenses

Estimate your monthly transit and/or parking expenses and determine a monthly election that is right for you.

Place your commuter order monthly

Log in and place your monthly order for transit or parking expenses. Your orders must be made by the 20th of the month if you plan on using the benefit in the following month. Funds will be loaded on your Navia Debit Card before the 1st of each month.

Access your funds

Conviently pay for eligible parking and/or transit expenses directly using your Navia Debit Card. If a Parking provider does not accept debit card payments, you can pay out-of-pocket and submit a claim for reimbursement online or using the MyNavia mobile app.

Learn how to place a GoNavia Transit Order

Watch tutorial

Learn how to place a GoNavia Parking Order

Watch tutorial

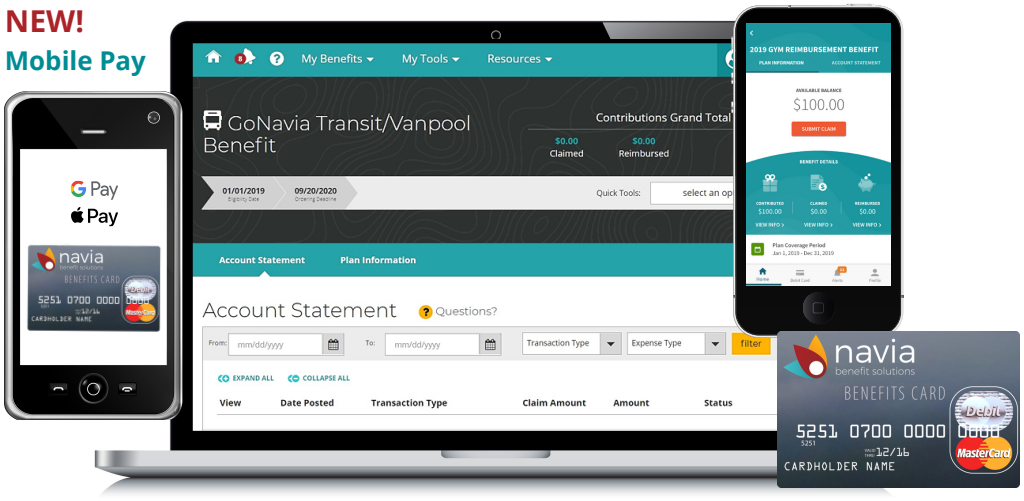
Estimate how much money you could save?

Calculate now

Accessing your benefits couldn't be easier!

Just swipe your Navia Benefit Card to pay for eligible parking and/or transit expenses. Funds will come directly from your commuter account, based on the amount of your monthly order. Navia Mobile Pay is also available for any participant that has the Navia Benefit Card. ***Learn more.***

IMPORTANT! Some providers might not accept debit cards, but that's ok! You can also submit claims through Navia's online portal, mobile app, email, fax, or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule.



Navia is here for you!

We're committed to providing you with unparalleled customer service. If you have questions, we're here to answer them!

U.S.

100% US-based, live customer support with offices in every time zone

45 sec

If you have a question, you wait less than a minute to talk with a live Navia expert

2 days

Claims are turned around within 2 days to ensure you are reimbursed fast

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Why should I enroll?

More money in your paycheck

The GoNavia commuter benefit lets you pay for qualified parking expenses on a pre-tax basis. The money you contribute to your account is not taxed, so you end up paying less in taxes and taking home more of your paycheck.

Save enough money to pay for three months of groceries

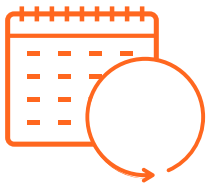
Employees spend an average of $2,600 a year on their commute. With a commuter benefit account, you only pay $1,820 for those same expenses—saving $780 (assuming a tax rate of 30%). If you elect the full $300/month, you save over $1000.

Rest easy knowing unused funds roll over month-to-month

As a month-to-month benefit, you can opt in and out of the benefit at any time based on your transit or parking needs for the upcoming months. If you don't use all of your funds within the month, the balance will automatically roll over to the following month as long as you are an active employee and remain eligible for the benefit.

$2,600

AVERAGE COST TO COMMUTE PER YEAR



Rollover

UNUSED FUNDS ROLLOVER MONTH - TO-MONTH

$1,000+

AMOUNT YOU SAVE IS EQUIVALENT TO THREE MONTHS OF GROCERIES

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Eligible commuter benefit expenses

The GoNavia Commuter Benefit covers your work-related public transit and parking expenses including, but not limited to:

Eligible Transit Expenses

- Busses
- Subways
- Trains
- Light rails
- Ferries
- Vanpooling fees

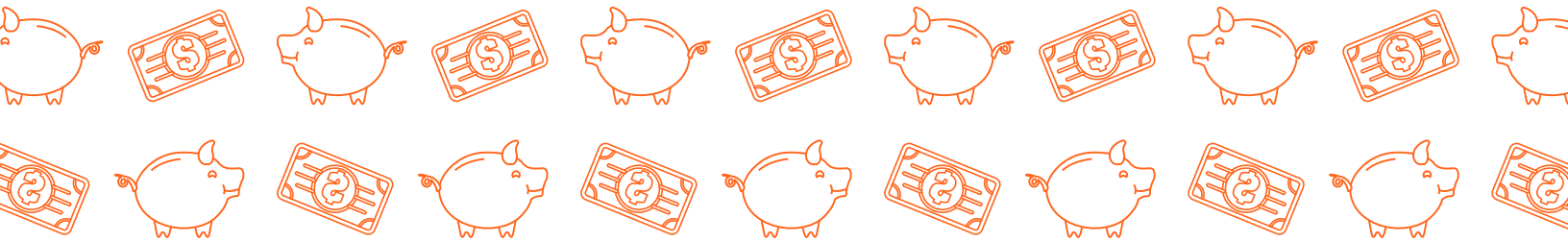
Eligible Parking Expenses

- Metered parking
- Daily/monthly fees for parking lots/ramps
- Park n' ride lots
- Parking at mass transit facilities

Ineligible Expenses

- Private carpool expenses
- Bridge and road tolls
- Gas/fuel expenses
- Residential parking fees
- Transit and parking expenses for spouses and dependents
- Non-work related transit and parking expenses

IMPORTANT! *Transit and Parking accounts are separate. You can participate in one or both depending on your employer. Be sure to check your employer's plan design to determine which accounts are offered.*



Bottom line

If you plan on spending any money out-of-pocket for transit or parking this year, a tax-advantaged benefit account will save you up to 30% on every expense.

Click here for instructions on how to sign-up!

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