

Simplify your parking and transportation claim experience with a debit card

Our debit card is a MasterCard that allows you to pay for parking and transportation expenses at the point of service and the funds are automatically deducted out of your account.

At the beginning of your benefits plan year, you will decide how much money to contribute to your parking and/or transportation account. Your monthly contribution amount is assigned to your debit card for you to purchase qualified expenses.

How do I use the debit card?

The card can be used for qualified expenses at qualified merchants. To use your debit card on parking expenses, swipe your debit card at a parking merchant near your workplace.

For transportation expenses, your card may be used for mass transit passes, tokens, fare cards or vouchers at authorized transit authority agencies.

How does the monthly payment limit impact my debit card use?

If your monthly spending exceeds your monthly maximum, you can split the form of payment at the point of sale so the amount put on your card does not exceed your available balance for the month. Any unused amount for the month can roll forward to the following month. Check your benefit plan for information on rollover capabilities.

Advantages of the UMR debit card

- Eliminates paying out-of-pocket for parking and transportation expenses, as the funds are deducted directly from your account
- Significantly reduces manual paper claim submissions
- Eliminates waiting for reimbursement checks
- Allows online access to account information at **umr.com**
- Offsets rising costs by increasing your take-home pay



Frequently asked questions

Q. How do I know how much money I have available on my card?

A. You can check the balance on your card as well as view transaction history and claim status at umr.com. Customer service representatives are also available by calling toll-free **1-800-826-9781**.

Q. Why do I need to save my receipts?

A. Because you are participating in an IRS-regulated program, you are required to keep your receipts for tax purposes. For questions concerning eligible expenses, call our customer service department toll-free at **1-800-826-9781**.

Q. Will my spouse also receive a debit card?

A. No, your parking and/or transportation account can only cover your qualified expenses.

Q. Can I use my debit card to pre-pay expenses?

A. The debit card cannot be used for a month's allowance until the funds are available on the first of the month.



How a parking and transportation account works

Here's an example of how you can reduce your taxes and increase your take-home pay by enrolling in your employer's parking and/or transportation management account:

Deposits Made Over a 12-month Period (Reduction in taxable income)	\$1,000
Federal Income Tax Savings*	\$200
FICA Tax Savings**	\$77
Yearly Tax Savings, Increase in Take-Home Pay	\$277

* Assumes federal income tax rate of 20%

** Includes Social Security tax rate of 6.2% and Medicare tax rate of 1.45%



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