

Qualified Transportation Account

What is a Qualified Transportation Account?

There are two types of Qualified Transportation Accounts (QTAs) – **Mass Transit** and **Parking**. Both accounts allow an individual to put aside pre-tax dollars for eligible mass transit and parking expenses related to commuting from home to work. QTAs are sometimes called commuter benefits. The accounts are employer-sponsored but not tied to a benefit year; therefore, funds stay in an individual's account until used. Election changes can be made at any time or stopped at any point.

- **Mass Transit Account:** Eligible transit expenses include tokens, passes, fare cards, vouchers or similar items used for:
 - Easy access to your QTA funds using your Pinnacle | Health & Benefits debit card
 - Mobile app for checking balance or transactions
 - Chicago, San Francisco and Washington, D.C participants can load funds directly to their Ventra, Clipper or SmartTrip(R) card through the consumer portal.
- **Parking Account:** Pay for parking near your regular workplace or at a location from which you access carpool, commuter highway vehicle or mass transit to get to your regular workplace.

How it Works

- Start by determining the annual election amount to contribute from your earnings pre-tax.
- Pay for eligible expenses using your Pinnacle | Health & Benefits debit card.
- Use the online portal or mobile app to check balance or transactions.
- For any amount in excess of available funds, use a second payment source or make a post-tax contribution to use your Pinnacle | Health & Benefits debit card.
- Transit and parking benefits are limited to employee expenses only. Reimbursement is not permitted for spouse or dependent transit.
- If you have both a parking account and a transit account, each account is separate, and funds cannot be transferred from one to the other.

Annual IRS Contribution Limits

The IRS sets maximum monthly pre-tax deduction and spending limits. These limits reflect the maximum allowed pre-tax contribution and reimbursement amounts per calendar month.

QTA	2025	2026
Parking - monthly	\$325*	\$340*
Transit and Vanpooling - monthly	\$325*	\$340*

* Source: IRS.gov