



WHY DO I NEED...

A Mass Transit (Bus pass)/Vanpool Expense Account (BVEA)?



WHAT IS IT?

A Mass Transit (Bus pass)/Vanpool Expense Account (BVEA) is one of two account types under a Transit Expense Account (TEA). It allows you to set aside money from your paycheck before taxes to use for work-related mass transit expenses.



WHAT IS IT USED FOR?

You can use a BVEA to pay for any portion of your commute where you take mass transit. This may include buses, trains, and vanpools. However, you cannot use a mass transit account to pay for taxis, tolls, or carpools. **Note:** This account is not for the transit pass purchased directly through your agency. That cost is already deducted pre-tax and not eligible to be run through this account.



HOW DO I SAVE MONEY?

You can look at your savings on a monthly basis. The money in your Mass Transit (Bus pass)/Vanpool Expense Account (BVEA) is tax-free (up to the monthly limits).

TAX SAVINGS EXAMPLE

Your monthly bus/light rail pass is \$200. Your tax rate is 25%. You save \$50 a month in taxes (\$600 a year).*

EXAMPLE SAVINGS CALCULATION
 $\$200/\text{month} \times 25\% \text{ tax rate} = \$50/\text{month}$
 $12 \text{ months} = \$600/\text{year in savings}^*$

CALCULATE YOUR SAVINGS

Monthly Election x Tax Rate =
Monthly Savings x 12 = Annual Savings

\$ _____ x _____ % =
\$ _____ x 12 = _____

*For illustration purposes only. Individual tax rates and maximum limits apply.



WHY DO I NEED THIS PLAN?

A BVEA is a great way to save money on your daily commute. Depending on your tax rate, you could save between \$50 to \$100 each month. Enrollment is open year-round for this account. Ask your benefits representative about how to enroll. If you have workplace parking expenses, you can also look into enrolling separately in a Parking Expense Account (PKEA).



HOW DO I ENROLL?

Open enrollment for your 2025 insurance benefits is **Thursday, October 24th** through **Wednesday, November 13th**. Go to: mn.gov/selfservice and click on the "Open Enrollment" tile. There, you will find complete instructions for enrollment in your 2025 benefits.

Visit BenefitResource.com/state-of-minnesota to access all State of Minnesota pre-tax benefit plan materials, including plan documents, Open Enrollment materials, forms, videos, and more!