

WageWorks® Commuter Account

If you take public transportation to work or pay for parking even if you only commute a few days a week, a WageWorks Commuter Account saves you money on your commute by paying transit and parking expenses with pre-tax dollars. It's a great way to put extra money in your pocket each month.

Move funds from your paycheck to pay for the train, subway, bus ferry, trolley or vanpool before taxes are taken out. You save while you commute. It's that simple.

NO RISK, JUST REWARD:

- Funds are automatically deducted from your paycheck
- No "use it or lose it" policy – balances in your account can be rolled over year to year
- Use the same tickets, vouchers, and passes you normally use with fast and free home delivery
- Pay for transit and parking with a pre-loaded debit card or make automatic online payments
- Manage all facets of your commuter account easily – online or from your mobile device
- Easily pause or cancel contributions to your account without penalty



Tax Benefit of a WageWorks Commuter Account			
Without Commuter Account		With Commuter Account	
\$60,000	your gross annual pay (estimate)	\$60,000	your gross annual pay (estimate)
- \$18,000	your estimated tax rate (30%)	- \$3,360	your annual commute expenses
= \$42,000	your net annual pay	= \$56,640	your adjusted gross pay
- \$3,360	your annual commute expenses	- \$16,992	your estimated tax rate (30%)
= \$38,640	your final net annual pay	= \$39,648	your final net annual pay
<p>You take home \$1,008 more with a Commuter Account</p>			
<p>Check out your potential savings with our online calculator at www.wageworks.com/mycommute</p>			

Commuting and saving has never been easier.



Easy to Use, Easy to Save

Using your WageWorks Commuter Account is as easy as 1,2,3.

- 1. ESTIMATE** how much you spend on public transportation and parking each month and make monthly pre-tax contributions of up to \$130* for transit expenses and \$250* for parking expenses to your commuter account.
- 2. PAY** for eligible transit and parking expenses using the WageWorks Commuter Card, which works just like a debit card. Choose from several no-hassle reimbursement options:
 - Access your commuter account on line and fill out a simple form to make direct payments to your transit agency or parking provider
 - Arrange for commuter funds to be transferred to your checking account or a check to be mailed to reimburse you for expenses you've already paid
- 3. SAVE** on your commute. Depending on your annual income and expenses, you could increase your take-home pay by an average of \$1,008 per year by paying for transit and parking with pre-tax dollars.



EASY TO SIGN UP

Sign up for a WageWorks Commuter Account at any time – you don't need to wait for open enrollment.

Questions?

- Contact the person or organization managing your commuter benefits
- Visit www.wageworks.com for online resources

