



Making Commuting More Affordable for: Workforce Opportunity Services

October 2015



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Eligible Expenses for 2015

Eligible Expenses	
Transit	Parking
<p></p> <p>Up to \$130 pre-tax per month</p> <ul style="list-style-type: none"> ▪ Buses ▪ Trains ▪ Subways ▪ Ferries ▪ Streetcars ▪ Vanpool 	<p></p> <p>Up to \$250 pre-tax per month</p> <ul style="list-style-type: none"> ▪ Near your place of work ▪ Near a place from which you commute to work via mass transit ▪ Employer owned/leased parking
Ineligible Expenses	
<p>✗ E-Z Pass</p> <p>✗ Carpools</p>	<p>✗ Telecommuting</p> <p>✗ Walking</p> <p>✗ Taxis</p> <p>✗ Tolls</p> <p>✗ Fuel/Gas</p> <p>✗ CitiBike</p>

We believe everyone deserves an easier and less expensive commute.

- **Ease of use via innovative technology**
 - Proprietary web-based ordering system
- **Personal attention with a team approach**
 - Excellent Customer Service
 - Dedicated Account Managers to provide periodic Business Reviews
- **We are the experts – it's all we do! Our Sole focus is on providing commuter benefits**
 - National coverage - Local expertise -compliant programs

- **With TransitChek/WageWorks – Everyone Benefits!**

- Substantial employee savings due to partnerships with Central Parking & Zip Car



Company We Keep

Provider of choice to:

- 50% of *Fortune* 100
- 36% of *Fortune* 500

- Clients spread across a broad range of industries and all 50 states.


Manufacturing	High Tech	Media	Financial Services	Transportation & Distribution	Retail	Healthcare
    	    	    	    	    	    	    

Comprehensive Product Offering

- **National coverage**
 - 350 metropolitan areas
 - 600 transit authorities
- **132,000 passes in catalog**
 - Covers >98.6% of transit ridership
 - Most comprehensive transit catalog in the industry
- **More than 6 million commuter orders fulfilled annually**
 - Largest transit pass purchaser in the nation



Here are just a few of the transit systems supported by WageWorks.

 MUNI	 BART	 LA MTA
 DC Metrorail	 MARTA	 Chicago Transit (CTA)
 MBTA Subway	 New York City Transit	 SEPTA
 DART Bus-Rail	 San Diego MTS	 New Jersey Transit Rail
 Metrolink	 WMATA SmartTrip	

To find operators in your area, enter a zip code: [Search](#)

Flexible Transit Payment Options

Transit Pass Delivery



- Over 132,000 pass options
- Automatic delivery every month
- Participants order exact fare media online

Smart Card



- Wave of the future
- Active programs across the country : Boston, Chicago, New York, San Francisco, San Diego, Seattle, and Washington D.C.

Commuter Card



- 100% IRS compliant
- Reusable stored value card used to purchase transit tickets and passes
- Recharged automatically every month

Vouchers



- Vouchers are available for transit agencies that offer them
- Automatic delivery every month

The Premium TransitChek® MetroCard

Premium TransitChek® MetroCard®

- Annual MetroCard® (good for an entire year)
 - True Calendar Monthly Unlimited (31st day is free during the months of January, March, May, July, August, October and December)
 - Unlimited rides 24/7 on NYC subways and local buses
 - The Premium TransitChek MetroCard is mailed directly to your home once a year.
 - Premium TransitChek MetroCards can be replaced if lost, stolen or damaged by filling out a certification form and contacting our Customer Service Department.
 - Our walk-in Customer Service Center is also available for Premium TransitChek MetroCard replacements. You must have valid ID upon arrival. Please call our Customer Service Department or initiate the replacement process online.

Available only
through
TransitChek® by
WageWorks in
the NYC Market



Flexible Parking Payment Options

Pay My Parking



- Direct payment to parking garages
- Works like an online bill payment service
- No receipt, claims or vouchers required

Parking Card



- 100% IRS compliant
- Convenient for commuters who drive part of the time or park in different lots / garages

Pay Me Back



- Convenient for commuters who utilize parking meters or cash boxes
- 48-hour claims turn-around
- Daily reimbursement via check or direct deposit

Why WageWorks?

Two Different Approaches

- WageWorks focuses on a **direct delivery** model – centered on convenience and comprehensive in coverage.
 - Direct Home Delivery
 - Direct Payment to Parking Garages
 - Direct Loading to Transit SmartCards
- Competition has old-style **cash reimbursement** model and try to selectively cover the holes in that approach.

Why WageWorks?

Choice and Flexibility

- Recognize the variety of transit and parking situations throughout the country
- Recognize the variety of employee benefit situations including local programs unique to a particular location
 - Support corporate, regional or individual subsidy situations
 - Special tools for employer-owned or controlled parking lots



Participant Experience – Place Your Commuter Transit Order



Participant Experience – Select an Operator

12

[BUY A COMMUTER PASS](#)

12345


Select Operator


SEARCH BY ZIP CODE


10036


SEARCH


Popular Operators (8)


 MetroCard


 PATH train


 MTA Long Island Rail Road (LIRR)

 MTA Metro-North Railroad


 NJ Transit Rail


 NJ Transit Bus


 NJ Transit Light Rail


 NY Waterway Ferries


All Results(94)


 Academy Bus Lines


 Access-A-Ride

 Adirondacks Trailways

 American Princess

 Amtrak - Northeast

 Arrow Bus Lines

 Atlantic Express

Participant Experience – Select Your Product

[BUY A COMMUTER PASS](#)

12345

Select Product



NJ Transit Rail
New Jersey Transit Rail
<http://www.njtransit.com/>

7 Product(s) Available

WageWorks Commuter Card

A reusable stored value card that can be used to purchase New Jersey Transit Rail passes and tickets at NJ Transit ticket vending machines, NJ Transit Rail Station windows, and NJ Transit's Mail to Home program.

Click here to see a list of other transit providers in your area that accept the WageWorks Commuter Card. Click here to learn more about the WageWorks Commuter Card.

Starting at

May 10

per month

Monthly Pass

Valid for unlimited rides between the stations indicated on the pass for one calendar month.

Starting at

May 10

per month

10-Trip Ticket

Valid for 10 one-way trips between the stations indicated on the ticket. Expires one year from date of purchase.

Starting at

May 10

per month

River Line Light Rail Monthly Pass

Valid for unlimited rides on the New Jersey Transit River Line Light Rail for one calendar month.

Starting at

May 10

per month

Hudson-Bergen Light Rail Monthly Pass

Valid for unlimited rides on NJ's Hudson Bergen Light Rail services for one calendar month.

Starting at

May 10

per month

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WageWorks

13

Participant Experience – Pay My Parking Setup Your Payment

[➔ PARKING PAY MY PROVIDER](#)

12345

Provider Address

Payment Address

Central Parking
315 W 42nd St
New York, NY 10036
(212) 307 1580

Facility Location

☒ Same as Payment Address

Facility Name

Demo Garage

Address or Intersection

315 W 42nd St

City

New York

State

NY

Zip

10036

[➔ PARKING PAY MY PROVIDER](#)

12345

Account Information

Enter all information required by your provider to accompany your payment.
Check your invoice to be sure.

Account #

12345

Key Card #

12345

Invoice #

12345

License Plate

ABC123

Support & FAQ

[Return to Support & FAQ](#)

Transit

Q. When can I enroll in, change, or cancel my enrollment in my Commuter Transit Account?

At any time! But keep in mind that there is a deadline for when your order should be placed/changed/cancelled. Log into your WageWorks account to find out your deadlines for changing or canceling orders.

Was this answer helpful to you?

[Permalink](#)[Share](#)

Q. What is a Commuter Transit Account?

A Commuter Transit Account is a pre-tax benefit account used to pay for public transit—including train, subway, light rail, bus, and ferry—as part of your daily commute to work. It's a great way to put extra money in your pocket each month and make your commute more convenient and affordable. You may contribute to your account up to \$130 per month on a pre-tax basis to pay for transit expenses, which means you end up paying less in taxes and taking home more of your paycheck.

Was this answer helpful to you?

[Permalink](#)[Share](#)

Q. What happens to the money in my Commuter Transit Account when I leave my employer?

If your employer has the Commuter Account Model or Commuter Express benefit program, any scheduled recurring order will be cancelled on the date of your termination or the date that WageWorks receives your termination date from your employer—whichever date is later. If you have unused funds in your account, you may submit new ordering instructions, and you have ninety (90) days from the date of termination of your employment to use the funds in your account for eligible expenses. Any unused pre-tax funds will be forfeited to your employer, and any post-tax funds will be refunded to you at the end of the ninety (90)-day period.

Was this answer helpful to you?

[Permalink](#)[Share](#)[View All Questions](#)

Parking

Q. What is a Commuter Parking Account?

A Commuter Parking Account is a pre-tax benefit account used to pay for parking as part of your daily commute to work, including parking at or near your place of work or at a location near where you take public transportation to get to work. It's a great way to put extra money in your pocket each month and make your commute more convenient and affordable.

You may contribute to your account up to \$250 per month on a pre-tax basis to pay for parking expenses, which means you end up paying less in taxes and taking home more of your paycheck. Plus, you can opt to have your parking provider paid directly taking one item off your to do list.

Was this answer helpful to you?

[Permalink](#)[Share](#)

Q. How much can I contribute to my Commuter Parking Account each month?

The pre-tax contribution limit for 2015 is \$250 per month. Please keep in mind that this limit is set by the IRS and can change each year. Depending on the type of Commuter Parking Account your employer has set up, your employer may take post-

tax deductions, or you also may be able to add post-tax dollars to your account using your personal credit card if your order exceeds the pre-tax balance in your account.

Log into your WageWorks account and check your Dashboard. If your Commuter Parking Account allows you to add post-tax dollars to your account, you will see a Add Funds button. Simply click the button and follow the prompts.

Was this answer helpful to you?

[Permalink](#)

[Share](#)

Q. How do I use my Commuter Parking Account?

There are three ways to use your Commuter Parking Account to pay for eligible parking expenses:

- **Pay My Provider.** You can arrange for your parking provider to be paid directly from your account.
- **Pay Me Back.** You can have funds deposited directly into your bank account or a check mailed to reimburse you for eligible parking expenses you've already paid.
- **Pay By Debit Card.** Depending on your employer's plan, you may use the convenient WageWorks Commuter Parking Card to pay for eligible parking expenses directly from your account.

Was this answer helpful to you?

[Permalink](#)

[Share](#)

[View All Questions](#)

Vanpool

Q. What is a Commuter Vanpool Account?

Q. How does a vanpool work?

Q. How much can I contribute to my Commuter Vanpool Account each month?

[View All Questions](#)

Bicycle

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

\$60,000	your gross annual pay (estimate)
- \$18,000	your estimated tax rate (30%)
=\$42,000	your net annual pay
- \$3,360	your annual commute expenses
=\$38,640	your final net annual pay

With Commuter Account

\$60,000	your gross annual pay (estimate)
- \$3,360	your annual commute expenses
=\$56,640	your adjusted gross pay
- \$16,992	your estimated tax rate (30%)
=\$39,648	your final net annual pay

You take home **\$1,008** more with a Commuter Account

Check out your potential savings with our online calculator at

www.wageworks.com/mycommute

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



Distribution Email

Welcome to WageWorks your commuter benefits program. Demo Company has established your commuter account on your behalf. Follow the instructions below to place your first commuter order and start taking advantage of the pre-tax savings.

The initial value of your WageWorks Parking Account is \$240.00.

1. Go to <http://www.wageworks.com> and create an online account.

Your Parking Account number is: 9993343011

First Name: Erin

Last Name: Wentland

If your first name or last name is spelled incorrectly, please contact your employer's program administrator before logging in and have them correct the spelling in the WageWorks system.

2. Choose your parking selection from our online catalog. Remember - you must place your order by the 10th of the month for the following month. (Example: Order by October 10th for November parking).

3. The money in your WageWorks account will be deducted and applied to your order.

Note: If you also have a WageWorks Transit Account, you can use either your transit or parking account number to log into <http://www.wageworks.com>.

Click the following link to obtain a user guide. <https://www.wageworks.com/forms/PE309CXQSP.pdf>

This guide contains step-by-step instructions for using the WageWorks website to enroll, change or cancel your order.

Need more information or assistance? Browse <http://www.wageworks.com> or send us an email expresshelp@wageworks.com. Our customer service representatives are here to assist you.

**SAVE UP TO 30%* ON \$255 WORTH OF MONTHLY TRANSIT EXPENSES
AND/OR \$255 WORTH OF MONTHLY ELIGIBLE PARKING** EXPENSES
IN FOUR EASY STEPS:**

1. Use the order form below to tell your company how much you want to contribute each month to your commuter benefits program. Please note: Transit amounts may *only* be spent on transit, and Parking amounts may *only* be spent on eligible parking**—they cannot be mixed.
2. A Transit and/or Parking Account will be set up on your behalf. A \$70 train ticket will cost you only about \$49. A \$120 monthly parking space will cost you about \$84.* If your pass or parking cost is more than the pre-tax limit, you can pay the balance with a personal credit card.
3. Use your Transit Account to buy transit passes and vanpool vouchers from our online catalog at **wageworks.com**. Use your Parking Account to place your parking order.
4. Get your transit pass delivered free to your home or your parking payment sent directly to your parking provider.

SAVE MONEY: Use pre-tax dollars and save up to 30% on the cost of transit passes.

SAVE TIME: Get your transit pass delivered free to your home, or your parking payment sent directly to your parking provider.

Go to **wageworks.com** and click on the Public Transportation demo to see our selection of thousands of transit passes and vanpool vouchers from 330 metro areas in all 50 states.

ALSO,

Select "Every Month" at **wageworks.com** and you'll automatically get the same transit, vanpool, or parking order every month until you change or cancel it. Or, place a new order each month at **wageworks.com**.

PLEASE COMPLETE THE FOLLOWING AND RETURN TO:_____

1 Employee Name _____

Email _____

ID Code (last 4 digits)[†] _____

2 This is (check one):

Transit Account Election

☐ New/Change

☐ Stop

Effective Date

MM	0	1					
----	---	---	--	--	--	--	--

Parking Account Election

☐ New/Change

☐ Stop

Effective Date

MM	0	1					
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3 A. Please enter the Transit election you want each month
(Any amount between \$25 and \$255. This amount can be exact, i.e., \$75.25.)

\$

--	--	--	--	--

B. Please enter the Parking election you want each month
(Any amount between \$25 and \$255. This amount can be exact, i.e., \$185.75.)

\$

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2 **Employee Signature** _____

By submitting this form on paper or electronically you agree that your employer is authorized to deduct the amount you elected from your regular pay.

* You save taxes on the first \$255/month in eligible transit and vanpool expenses and the first \$255/month in eligible parking expenses. If your federal marginal tax rate is 18%, your state marginal tax rate is 4.35%, and you pay FICA (including Medicare) of 7.65%, then you will save 30%, or \$21 on a \$70 pass and \$36 on a \$120 parking space. If your marginal tax rates are higher, you would save more, if lower, you would save less.

** "Eligible Parking" is parking at or near work, or parking at or near public transportation you use to get to work. Visit **wageworks.com** for more information.

[†] Your ID Code is the last 4 digits of your Social Security Number, your Employee Number or other reference number assigned by your program sponsor. Please check the enrollment instructions provided by your program sponsor for more information about your ID Code.

Employer Compliance Form – Offer of Commuter Benefits

Under NYC's Commuter Benefits Law, we must offer commuter benefits to existing full-time non-union employees beginning January 1, 2016 or four weeks after an employee begins full-time work, whichever is later. Commuter benefits allow employees to save money on the cost of their commute to work using public transportation or vanpool.

We are providing you this form to comply with the NYC Commuter Benefits Law. Your participation is voluntary. You may decline to enroll in the program, or you may cancel your participation at any time. You may also choose to enroll in the program at a later date.

To ensure compliance you must fill out this form and return it at your earliest convenience.

EMPLOYEE INFORMATION	
Name (First/Middle/Last)	
Address	
City/State/ZIP Code	
Phone Number	
Email Address	
Date of Hire	

I, _____, (*Employee's printed name*) **Accept** **Decline**
my employer's offer to use pre-tax income to pay for qualified transportation benefits to the extent permitted under federal law.

Employee Signature

Date

By enrolling in the commuter benefits program, you save money on your commute to work. It doesn't matter if you take the subway, bus, train, ferry or even park at work.

This form will help us to comply with the NYC Commuter Benefits Law.



WAGE WORKS/TRANSIT CHECK

WAIVER FORM

_____ **Waiving Benefit – I elect not to participate** in the Wage Works/Transit Check Benefit.

Employee Name _____

Employee Signature _____ **Date:** _____