

WageWorks Commuter



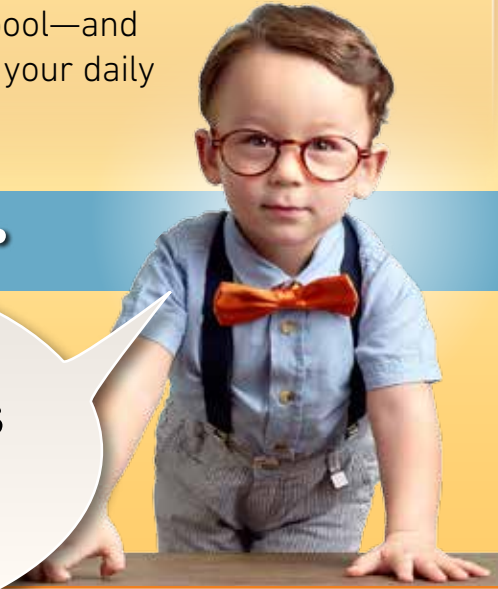
WageWorks® Commuter is a pre-tax benefit account used to pay for public transit—including train, subway, bus, ferry, and eligible vanpool—and qualified parking as part of your daily commute to work.

The

Translator

EXPLAINS:

Save big bucks
on your way to
work!



Why You Need It

- Save an average of 30% on public transit and parking as part of your daily commute to work
- Easy to use—download a free mobile app and manage your account with your mobile device
- No waiting—sign up any time to start saving—and no “use it or lose it” as long as you’re employed by your current employer

How It Works

Simply decide how much to contribute up to the allowed monthly limit. Funds are withdrawn from your paycheck for deposit to your account before taxes are deducted. Pause or cancel contributions to your account at any time. There’s no “use it or lose it” as long as you’re employed by your current employer.

You can save
\$1,836
every year!



See the estimated tax savings 

How You Manage It

Use a variety of convenient payment methods associated with your account. Have monthly transit passes or tickets mailed directly to your home, load funds onto your smart card, or purchase tickets with the WageWorks® Commuter Card. For parking, use the WageWorks Commuter Card to pay your parking provider directly, or get reimbursed for eligible parking expenses you pay out of pocket.

Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the WageWorks EZ Receipts® app.

Contribute up to a maximum of **\$255 per month** for transit and eligible vanpools and **\$255 per month** for qualified parking.



How You Get It

Ready to save? You can sign up for WageWorks Commuter any time—there's no need to wait for the next Open Enrollment period. Contact the person or organization managing your benefits enrollment and start saving today!



Learn more at

wageworks.com/mycommute



WageWorksCommuter Savings Example

Without WageWorks Commuter		With WageWorks Commuter	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	- \$18,000	Maximum annual Commuter account contributions	- \$6,120
Net annual pay	= \$42,000	Adjusted gross pay	= \$53,880
Estimated annual commuter expenses	- \$6,120	Estimated tax rate (30%)	- \$16,164
Final take-home pay	= \$35,880	Final take-home pay	= \$37,716

All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, commuter expenses, and tax savings may be different.

Take home this much more

\$1,836

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