

## How to Sign Up.

### It's Easy to Participate:

- 1 Determine your eligible commuting and/or parking expenses.
- 2 Access the YSA website.
- 3 Select the **Commuter** tab.
- 4 Click **Sign Up Now!**
- 5 Select either **transit** or **parking**.



**DON'T FORGET!** Your order amount will be automatically deducted from your paycheck.

### Adjust Your Order to Meet Your Needs!

You can make changes to your order at any point throughout the year to meet your changing commuting needs. Just remember to submit non-recurring orders before the deadline!

## How Much Can You Save?

### Commuter Expense:

\$2,760

### Tax Rate:

30%

### You Save:

**\$800!**

### Example:

If you spend \$2,760 in commuter expenses annually and have a combined tax rate (i.e., state and federal) of 30%, you could save more than \$800 per year.

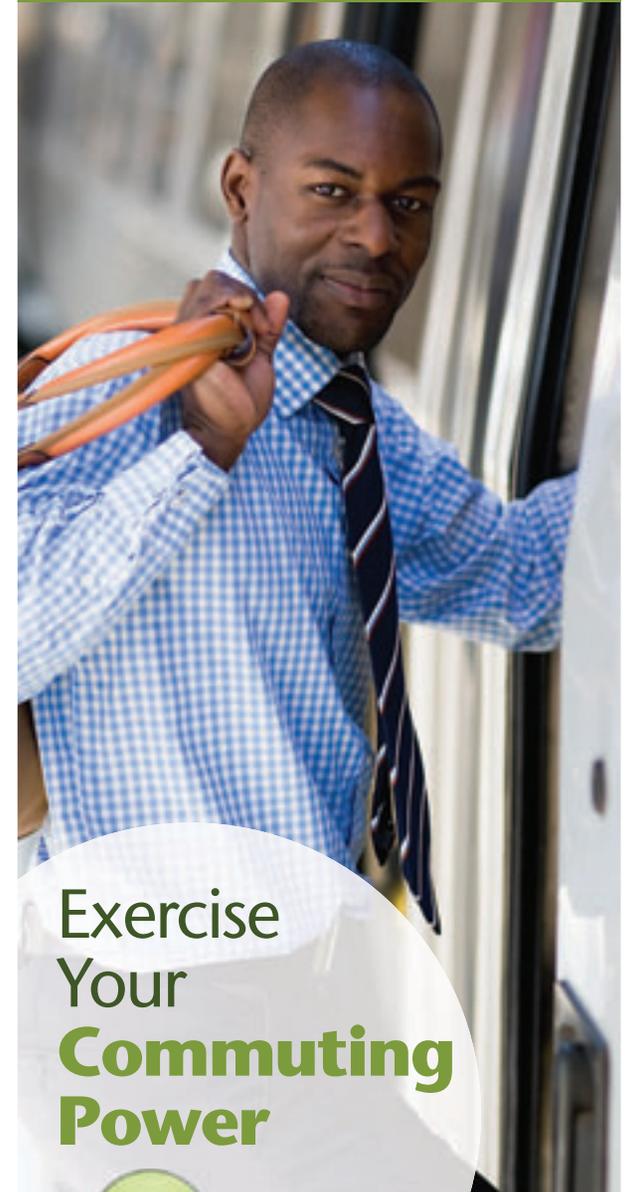
***Note:** This example is based on current commuter benefit limits, utilizing parking and transit, and makes certain income assumptions. For figures specific to your individual situation, please consult a tax advisor.*

Log On



Visit the YSA website for additional information.

## YOUR spending ACCOUNT™



## Exercise Your Commuting Power



Get to Know  
**Your Commuter Benefits**



**Sign Up  
Anytime.**

### Cost Savings



A commuter program allows you to save money on transportation to and from work while you are actively employed by purchasing subway cards, parking garage permits, etc., with pretax dollars directly from your pay.



#### DID YOU KNOW?

There is a pretax limit of \$125 per month for transit expenses and \$240 per month for parking expenses.

### Convenience



When you enroll in a commuter program, you have access to Your Spending Account (YSA), a website that lets you manage your account online anytime. You can also set up recurring orders, allowing you to automatically receive your orders each month.

## How Does It Work?

Through the YSA website, you can:

- Order a transit and/or parking pass mailed directly to your home
- Renew a transit and/or parking pass automatically (monthly)
- Track your order history
- Maintain personal account information

## What's Eligible?

However you commute, it's likely eligible!\*

Eligible forms of transportation include:

- Train
- Light rail
- Commuter rail
- Parking
- Shuttle bus
- Vanpool
- Bus
- Ferry and boat

*\*Note: Mileage, tolls, fuel, carpooling, and business travel are not eligible for the commuter program.*



### A Green Win-Win

Some commuting methods—such as taking public transportation or park and ride—can help save the environment while saving you money!

