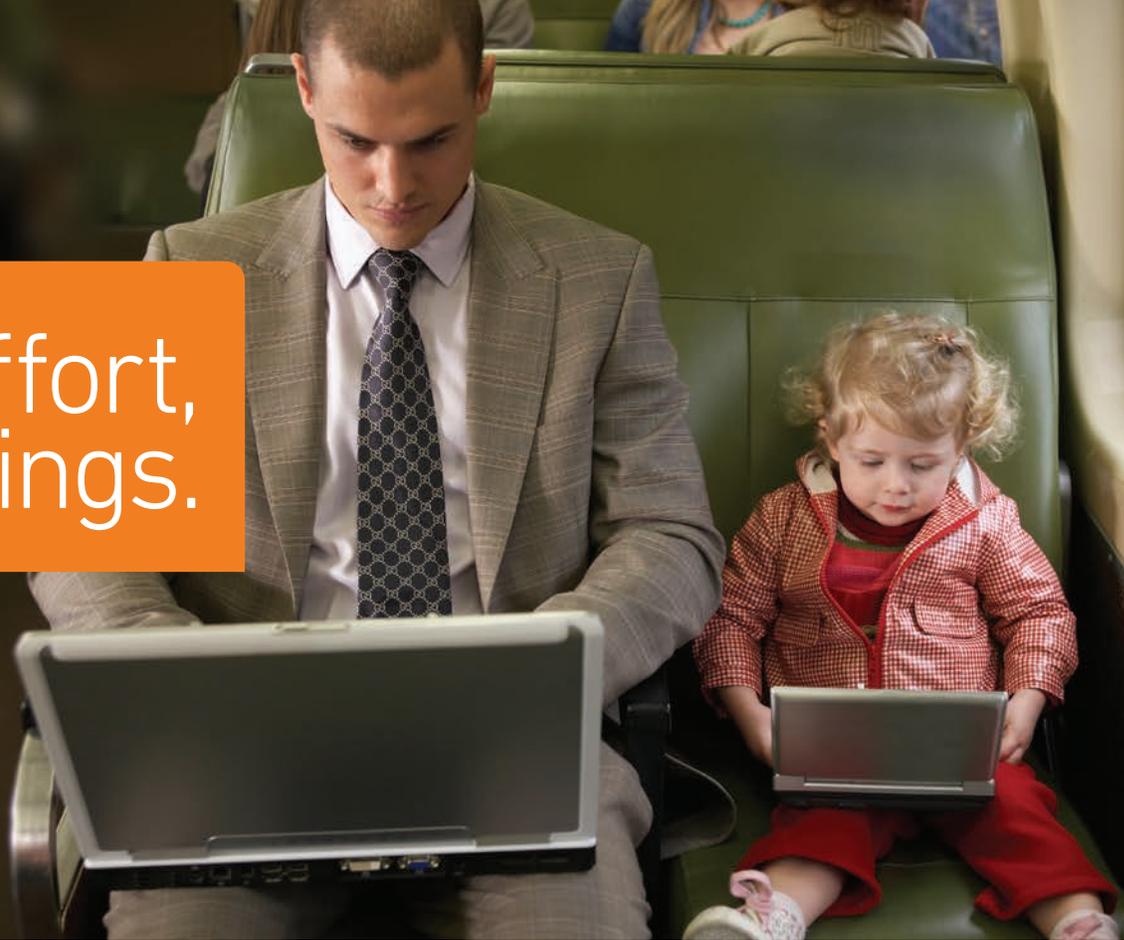




Little effort,
big savings.



WageWorks Commuter Express

WageWorks® Commuter Express is a pre-tax benefit program for paying for public transit—including train, subway, bus, ferry, and eligible vanpool—and qualified parking as part of your daily commute to work. WageWorks Commuter Express is a great way to put extra money in your pocket each month and make your commute more convenient and affordable.

WHY YOU NEED IT

- Save an average of 30% on public transit and parking as part of your daily commute to work
- Reduce your overall tax burden—funds are withdrawn from your paycheck for deposit into your account before taxes are deducted
- No waiting—sign up any time to start saving—and no “use it or lose it” as long as you’re enrolled

Your Estimated Tax Savings

Without Commuter		With 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 commuting expenses*	- \$6,120	Estimated tax rate (30%)	- \$16,614
Final take-home pay	= \$35,880	Final take-home pay	= \$37,716

Take home this much more **\$1,836**



Calculate how much more you can take home in one year at wageworks.com/mycommutexpress



* Assumes you spend a maximum of \$510/month on qualified commuting expenses



WageWorks Commuter Express

How It Works

Simply tell your employer how much you'd like to contribute up to the allowed monthly limits, and place your commuter order online. Funds are withdrawn from your paycheck for deposit to your account before taxes are deducted. Easily change, pause, or cancel monthly contributions. There's no "use it or lose it" as long as you're enrolled in the program.

HOW YOU USE 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.

HOW YOU MANAGE IT

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® mobile app.

HOW MUCH YOU CAN CONTRIBUTE

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 Express 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/mycommutexpress



WageWorks
everyone benefits®