

# WageWorks Commuter Benefits

## *Options for your Commuter Benefit*



Commuter benefit programs give working people a great way to lower the cost of living by reducing the cost of transportation and parking expense to and from work.

Commuter benefit plans play a critical role in an era when employers are looking for ways to reduce their corporate environmental footprint. By emphasizing the environmental benefits in your commuter program, you can help strengthen your sustainability programs while providing a powerful incentive to increase participation rates and tax savings for you and your employees.

### *Employees save 25% to 40% on commuter expenses*

- Parking near their place of employment
- Parking from which employees take mass transportation or vanpooling
- Transit passes for bus, subway, or train
- Vanpooling expense

### *Employers save taxes too*

Your taxable payroll is reduced by the total amount of employee contributions for commuter benefits. So that for every \$100 your employees deduct (pre-tax) from their payroll checks to cover their parking, transit or vanpooling expenses, the employer saves \$7.65 in FICA taxes.

### *Is there a limit on how much employees can save?*

Monthly expense limits for 2016 are \$255 per month for parking and \$255 per month for transit passes and vanpooling.

### *Key Benefits for Employees*

- More choices to drive up enrollment
- Variety of easy-to-use payment options to drive up participation
- Full integration and compliance capabilities to streamline benefits administration

## Two commuter benefit options

### take care® Commuter

The take care® Commuter benefit may be the most convenient choice where the flex debit card is generally accepted by transit and parking providers.

- Single take care® Card access to all the tax advantaged accounts, including FSA, HSA, HRA, and Commuter on one Card.
- File a claim and be reimbursed for qualified out-of-pocket expenses.
- Standard per-participant pricing includes the take care® Commuter option plus all healthcare accounts and dependent care.

### Commuter Express

The Commuter Express program is available where advanced commuter benefit options are needed, such as:

- Extensive catalog of transit pass / smart card options provide choices for virtually any commute.
- Convenience of home delivery of passes and reloads of monthly fare media.
- Flexibility to easily change, cancel, or suspend the order each month.
- Pay my parking provider capability.

### Learn More

Talk to an expert. Your WageWorks sales representative can provide you with more information. Or visit [takecarewageworks.com](http://takecarewageworks.com)

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## About WageWorks

WageWorks (NYSE: WAGE) is a leader in administering Consumer-Directed Benefits (CDBs), which empower employees to save money on taxes while also providing corporate tax advantages for employers. WageWorks is solely dedicated to administering CDBs, including pre-tax spending accounts, such as health and dependent care Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), as well as Commuter Benefit Services, including transit and parking programs, wellness programs, COBRA, and other employee benefits. WageWorks makes it easier to understand and take advantage of Consumer-Directed Benefits for approximately 45,000 employers and over 4 million people. WageWorks is headquartered in San Mateo, California, with offices in major locations throughout the United States. For more information, visit [www.wageworks.com](http://www.wageworks.com)



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