



# Easy rider.

## 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. WageWorks Commuter 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
- 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 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*	- \$4,560
Net annual pay	= \$42,000	Adjusted gross pay	= \$55,440
Estimated annual commuting expenses*	- \$4,560	Estimated tax rate (30%)	- \$16,632
Final take-home pay	= \$37,440	Final take-home pay	= \$38,808

Take home this much more

**\$1,368**



Calculate how much more you can take home in one year at [wageworks.com/mycommute](http://wageworks.com/mycommute)



\* Assumes you spend a maximum of \$380/month on qualified commuting expenses



# WageWorks Commuter

## 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 Funds are withdrawn from your paycheck for deposit to your account before taxes are deducted.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 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 \$130 per month for transit and eligible vanpools and \$250 per month for qualified parking as of 2014. These limits may change for 2015.



## 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](http://wageworks.com/mycommute)



**WageWorks**  
*everyone benefits*