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## Welcome to saving smart. Welcome to WageWorks.

Your Commuter Benefits Program is sponsored by your employer and brought to you by WageWorks — the nation's leading provider of consumer-directed savings and spending accounts.

WageWorks sets the standard for convenience and flexibility with easy access to your account, no-hassle payment options, comprehensive online tools, and expert support.

Millions of employees nationwide enjoy the WageWorks advantage to save money and make smart choices about their health care, dependent care, and commuter expenses.

Welcome to WageWorks. Here's how to

# Keep your savings rolling.

Congratulations on enrolling in the Commuter Benefits Program, sponsored by your employer and brought to you by WageWorks.

No matter how you get to work, you'll ride smart. The program makes it easy to save on taxes and enjoy convenient, automatic payment and delivery features. And this QuickStart Guide makes it easy to take advantage of the program.

Inside you'll find the quick-reference information you need to order your transit pass or parking payment, change or cancel orders, get help, and more. Even if you've already started using the Commuter Benefits Program, turn the page to learn how you can make the most of it.



# Ordering through WageWorks

Using the Commuter Benefits Program is easy, quick, and hassle-free. And unlike other pre-tax savings programs, it works from month to month with no annual election required — so you can sign up, make changes, or cancel at any time.<sup>1</sup>

## All aboard

It's important to make sure you spend your Commuter Benefits Program dollars on **eligible expenses only**, according to IRS regulations. Whether you park, ride, or both, you can save just about any way you get to work:

- ▶ Bus, light rail, regional rail, streetcar, trolley, subway, or ferry
- ▶ Vanpool
- ▶ Parking at or near work
- ▶ Parking at or near public transportation for your commute.

Some expenses, however, are not eligible. These include:

- ▶ Parking costs that are not work-related
- ▶ Expenses for other family members
- ▶ Mileage and tolls
- ▶ Taxis and limousines
- ▶ Parking at an airport for air travel

For more information about what's eligible (and what isn't), please visit [www.wageworks.com](http://www.wageworks.com).



## Get going in a minute. Save every month.

WageWorks makes ordering your monthly transit or parking benefit a snap. Here's how:

- ▶ Log in to [www.wageworks.com](http://www.wageworks.com), and click "Commuter."
- ▶ Select "Place Commuter Order."
- ▶ Choose the type of order you wish to make: public transit, vanpool, or parking, and follow the instructions.
- ▶ Select "Every Month" to repeat the same order automatically each month until you change or cancel it. Select "One Time" if you prefer to log in again whenever you'd like to order more. Then complete your order.
- ▶ Don't forget to enter your email address to receive confirmations electronically.

That's it! If you provided your email address, check your inbox after you enroll for a welcome email with order and account information. See below for more information on the different ways you can use the program to save on your commute.

## Transit passes

When you order your monthly passes or tickets for public transportation through WageWorks, you'll get more than tax savings. You'll enjoy automatic home delivery, every month, in time for the month they're valid.

WageWorks will mail your pass in a plain business envelope, so be careful not to mistake it for junk mail. The exact date of delivery may vary depending on your transit agency and the U.S. Mail. If it still hasn't come by the first business day of the benefit month, call WageWorks as soon as possible (no later than the third business day of the month) at 877-WageWorks (877-924-3967).

## WageWorks Commuter Card

If you ordered a WageWorks Commuter Card, use it to pay for your eligible commuting expenses.

- ▶ Funds from each month's order will become available through your card on a regular monthly schedule, just like other types of payment.
- ▶ You can check your balance anytime by logging in to your account.
- ▶ All other program-related eligibility rules apply, as well as some card-specific requirements. See the information that came with your WageWorks Commuter Card for more, or check [www.wageworks.com](http://www.wageworks.com).

## Parking expenses

If you park near where you work, or near where you board public transit you take to work, you have several ways to pay for your parking through WageWorks.

- ▶ **Pay My Parking.** This is the standard monthly option. WageWorks will pay your parking provider on your behalf, in time for the start of each order month. This works well if you pay for a monthly parking space or permit.
- ▶ **WageWorks Commuter Card.** If you pay for your parking with a debit or credit card, consider using the Commuter Card instead. This is a stored valued card that works like a credit card at parking operators who accept them.<sup>2</sup>
- ▶ **Pay Me Back.** If you don't pay on a monthly basis, or your parking garage doesn't accept cards, select this option. Park whenever you choose, then use a Pay Me Back form to get reimbursed. See the following page for more.

1. Any change or cancellation must be completed by the monthly election and cut off deadlines applicable to your transit agency or imposed by your employer. However, you are not required to participate every month.

2. Federal tax laws impose a monthly limit on how much you can use for parking on a pre-tax basis. For 2008, that amount is \$220. The monthly limit is built into your card.

## Getting paid through Pay Me Back

If you select the Pay Me Back option, it's easy to get reimbursed. Here's how:

- ▶ If you can get receipts for parking expenses, keep them.
- ▶ Log in to [www.wageworks.com](http://www.wageworks.com), and click "Commuter."
- ▶ Select "Request Pay Me Back."
- ▶ Select "Print Forms" to download a form.
- ▶ Fill in all the information requested on the form, attach copies of your receipts, sign it, and follow the instructions to fax or mail it to WageWorks.
- ▶ If you don't have receipts, follow the instructions to request payment online.

You can make your request anytime after the first day of the benefit month, but you need to **request payment within 180 calendar days** from the day you pay for the parking. Check your email for reminders about upcoming claims deadlines. (If you miss the deadline, your unused funds can still be applied to future orders.)

## Set it, forget it

Once you choose "Every Month" for your Commuter order, you'll automatically receive the same benefit every month until you change or cancel it. The same cutoff date for orders applies to changes or cancellations, so plan ahead. Check your monthly reminder emails for deadlines.

**Remember, it's up to you to make changes through WageWorks — your transit or parking provider cannot notify us if you stop parking or riding.**



## How much are you saving?

How much you'll save through your Commuter Benefits program depends on how much you set aside to spend on your commute, and on your tax situation. For every \$100 of eligible expenses, most people will save from \$30 to \$40 on their:

- ▶ Federal income tax
- ▶ FICA (Social Security) taxes
- ▶ State income tax (in most states)

## Unlimited convenience

There is a limit to how much you can save through this program: For 2008, the IRS rules that govern the program allow a tax-free maximum of \$115 per month for transit expenses and \$220 per month for parking expenses.

However, there's no limit to the convenience you can enjoy. If your commuting costs exceed these amounts, the program draws the extra funds from your after-tax pay — so you can still get all the benefits of automatic pass orders and parking payments.

## Questions? Ask us.

If you have any questions or concerns, email [help@wageworks.com](mailto:help@wageworks.com) for a quick response.

You can also talk to a skilled Customer Service Representative about your Commuter Benefits account, or contact a trained expert at the **WageWorks Learning Center** to learn more about the program. Just call 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

# Changing your Commuter Benefits order

Your Commuter Benefits Program is built for maximum flexibility and convenience. You can change your order anytime your needs change. And it's as easy to manage your Commuter account or make changes as it is to sign up in the first place, with just a quick visit to [www.wageworks.com](http://www.wageworks.com) or a toll-free phone call.

## New to the WageWorks website?

If you signed up for the Commuter Benefits program by phone, it's easy to get started using the WageWorks website. Just visit [www.wageworks.com](http://www.wageworks.com) and click "Sign me up!" You'll need to verify your employee status by answering a few simple questions, confirm your contact information, and create a password.

## Changing directions along the way

It's easy to make a change. Log in to your Commuter Benefits account at [www.wageworks.com](http://www.wageworks.com), then:

- ▶ Choose "Modify or Cancel Commuter Order" from the menu, or select the listing for the order itself.
- ▶ To cancel, just click the "Cancel" button.
- ▶ To change details such as amount, frequency, or mailing address, follow the instructions and place your order.
- ▶ To change to a different type of pass or parking provider, cancel your order and start over with a new one.

You'll receive an email confirmation as well as monthly reminders reflecting the change. If you prefer to make changes by phone, call 877-WageWorks (877-924-3967) during business hours.

## Rolling deadlines

The deadline for making changes or canceling is the same as the monthly cutoff date for placing an order set by your employer. To confirm your program's deadline, log in to your WageWorks account, or check your order confirmation or monthly reminder emails.

## Also on the site...

Besides making changes, you can also log in to [www.wageworks.com](http://www.wageworks.com) to review your order history, update your contact information, change your user name and password, and even set up direct deposit of reimbursements into your bank account. Log in and take it for a spin.

## Getting help when you need it

WageWorks makes managing your Commuter Benefits account as easy as possible — but if you need help, you've got plenty of options.

- ▶ **Check your email.** You'll get a reminder from WageWorks each month about your latest order, and a confirmation whenever you change your order. Also, look in the original email you received when you enrolled.
- ▶ **Log in.** Besides managing your orders and account, you can get answers to common program-related questions and email customer service directly from [www.wageworks.com](http://www.wageworks.com).
- ▶ **Email.** Contact [help@wageworks.com](mailto:help@wageworks.com) for a quick response.

If you still have any questions or concerns, you can talk to a skilled Customer Service Representative about your Commuter Benefits account, or contact a trained expert at the **WageWorks Learning Center** to learn more about the program. Just call 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

## Moving? New office? Vacation?

Your Commuter Benefits program is built to work wherever you do, with any transit system and virtually any parking provider or vanpool, nationwide. So if your commuting needs change, simply log in and change your order to keep up with them.

If you're going to be away from work for a while, you can even skip a month (or more). Just cancel your monthly order before you leave, then sign up again when you expect to return. You won't lose your eligibility or your login information.

