

Easy to Enroll

You decide which products and how much of your pretax salary you want to deduct for commuting costs.

and start saving on
your commute today.

WageWorks, Inc. (NYSE: WAGE) is a leader in administering Consumer-Directed Benefits (CDBs), which empower employees to save money on taxes while also providing corporate tax deductions 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, and other employee benefits. WageWorks makes it easier to understand and take advantage of Consumer-Directed Benefits for more than 45,000 employers and more than 3.8 million people.

Want to Save Money on your Commuter?

IRS Code Section 132(f) allows employees to exclude commuting expenses from their gross income for subway, rail, bus, ferry and qualified parking. TransitChek[®] makes it easy to reduce commuting costs and save money.

TransitChek by WageWorks
5 Bryant Park
New York, NY 10018
www.transitchek.com

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TRANSITCHEK[®]
by WageWorks

Easy Money

By enrolling in the TransitChek program, **you can save up to \$1,850*** a year on your commute. It doesn't matter whether you take the subway, bus, train, ferry or even park at work — TransitChek makes it easy.

- ✓ Save up to \$625** a year using your tax-free dollars to pay for mass transit
- ✓ Save up to \$1,850 a year when you deduct for transit costs and qualified commuter parking expenses
- ✓ Share the transit portion of your benefit with a family member or a friend who uses mass transit

* Estimate based on the maximum pretax contribution of \$130/month for a transit benefit and \$255/month for a parking benefit over the course of 12 months. Individual savings may vary based on contribution amounts, income, individual tax rates, state of residence and other factors.

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Easy Savings

Commuter benefits are an employer-offered benefit that allows you to use your tax-free dollars to pay for your commute. Currently, the IRS allows up to \$130 in pretax deductions per month to pay for mass transit, and an additional \$255 per month for qualified commuter parking.

Example of TransitChek Savings

	Before	After
Monthly Salary	\$3,750	\$3,750
Transit Deduction	-	- \$130
Parking Deduction	-	- \$70
Taxable Earnings	\$3,750	\$3,550
Estimated Taxes*	- \$1,313	- \$1,243
Transit Expense	- \$130	-
Parking Expense	- \$70	-
Take-Home Pay	\$2,237	\$2,307
Monthly Savings	-	\$70
Annual Savings	-	\$840**

Visit www.transitchek.com to calculate **YOUR savings estimate.**

* An estimate of 35% tax rate is used for this salary level.

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Easy Payment

There's a TransitChek product for every commute.

TransitChek® Prepaid Visa® Card



Use your card everywhere Visa debit cards are accepted to pay for transit at ticket windows, ticket vending machines and online to purchase tickets and passes.

MetroCard®



Unlimited Ride or Pay-Per-Ride MetroCard in the New York City Metropolitan area are available.

TransitChek® Vouchers



Use like cash to purchase tickets and passes. A good choice for commuters who use rail*, suburban bus services, ferries, and ticket-by-mail programs*.

TransitChek® Parking Prepaid Visa Card



For employees who pay for their qualified commuter parking daily or monthly, everywhere Visa debit cards are accepted to pay for parking.

Mail&Ride

Employers can send their employees' monthly pretax dollars directly to their Mail&Ride accounts for the Long Island Rail Road and Metro-North Railroad.

*outside of New York City

MetroCard® Metropolitan Transportation Authority

The TransitChek Prepaid Visa Card and the TransitChek Parking Prepaid Visa Card are issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.