

QuickStart Guide

Your Commuter Benefits Program

At-a-Glance

- ▶ Your Commuter Benefits: The Essentials
- ▶ Ordering Through WageWorks
- ▶ Your Transit Options
- ▶ Your Parking Options
- ▶ Changing Your Order

Welcome to saving smart.

Your commuter benefits program is sponsored by your employer and brought to you by WageWorks.

New to the WageWorks website?

If you haven't registered online yet, please do so today. To register, just visit www.wageworks.com and click "Register with WageWorks now." You'll need to verify your employee status by answering a few simple questions, confirm your contact information and create a username and password.

Besides making changes, you can also log into 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.

Questions? Ask us.

If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 855-428-0446 Monday through Friday, from 7 a.m. to 7 p.m. Central Time.

www.wageworks.com

Welcome to WageWorks.

Keep your savings rolling.

Congratulations on enrolling in the commuter benefits program sponsored by your employer and brought to you by WageWorks (formerly Fringe Benefits Management Company, a Division of WageWorks). This QuickStart Guide will give you the information you need to order your transit pass or parking payment, change or cancel orders, get help and more.

Your Commuter Benefits: The Essentials

2014 Contribution Limits

There is a limit to how much you can save through this program. For 2014, the IRS rules that govern the program allow a tax-free maximum of \$130 per month for transit expenses and \$250 per month for parking expenses.

Eligible expenses

It's important to make sure you spend your commuter benefits program dollars only on expenses deemed eligible by the IRS.

Whether you ride or park and ride, you can save on 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
- ▶ Mileage and tolls
- ▶ Taxis and limousines
- ▶ Parking at an airport for air travel

Note: Parking and vanpools offered by the State are automatically deducted from your paycheck on a pretax basis. There is no need to sign up for the commuter benefits program.



Ordering Through WageWorks

Using the Commuter Benefits Program is easy, quick and hassle-free. And unlike other pretax savings programs, it works from month to month with no annual election required — you can sign up, make changes, or cancel at any time.¹ WageWorks makes ordering your monthly transit or park and ride benefit a snap. Here's how:

1. Log into www.wageworks.com and select your Commuter program.
2. Select "Enroll In Commuter"
3. Choose the type of order you wish to make: public transit, vanpool, or parking, and follow the instructions.
4. Select "Every Month" to repeat the same order automatically each month until you change or cancel it.
5. Select "Manage Calendar" to select benefit months you wish to receive your order.
6. Select "One Time" if you prefer to log in again whenever you'd like to order more. Then complete your order.
7. 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 confirmation. See below for more information on the different ways you can use the program to save on your commute.

Your Transit Options

If you ride public transportation to work, WageWorks has several convenient options for you to receive your passes, tickets, smart cards or other fare media.

Home Delivery

- ▶ When you order your monthly passes or tickets for public transportation through WageWorks, you can enjoy the convenience of automatic home delivery every month.
- ▶ 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 1-855-428-0446.
- ▶ If you order a smart card, WageWorks will reload your account in the amount of your order before the start of each commute month.

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 the 20th of the month before the benefit month (e.g. June 20th for July benefit month).
- ▶ You can check your balance anytime by logging into 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.

Changing Your Commuter Benefits Order

Your commuter benefits program is built for maximum flexibility and convenience. You can change or suspend your order anytime your needs change. For example, if you move, change commutes or are away from work for awhile, you can cancel your election and/or order until you return. It's as easy to manage your commuter account or make changes as it is to sign up in the first place. All it takes is just a quick visit to www.wageworks.com or a toll-free phone call.

It's easy to make a change. Log into your commuter benefits account at www.wageworks.com, then:

- ▶ Choose "Change or Cancel" from the menu, or select the listing for the order itself.
- ▶ To cancel, just click the "Cancel This Order" button.
- ▶ To change details such as amount, frequency or mailing address, follow the instructions and update 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 855-428-0446 during business hours.

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 pretax basis. For 2014, that amount is \$250. The monthly limit is built into your card.

P Your Parking Options

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 value card that works like a credit card at parking operators that accept them.²

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.

Here's how to use Pay Me Back:

- ▶ Log into www.wageworks.com
- ▶ Select "Submit Receipt or Claim."
- ▶ Complete the form and fax or mail it along with your receipts to WageWorks.
- ▶ If you prefer to submit a Pay Me Back request by fax, email or mail, download and print the form from Forms & Documents.
- ▶ Requests must be submitted within 180 days of payment.

Please note: To use Pay Me Back, you must have an active Parking election for the month the expense was incurred.