

WageWorks® Commuter Account

Train. Bus. Subway. Parking your car, at work or at the station. However you ride, **RF-Ride**—sponsored by the Research Foundation and brought to you by WageWorks—lets you pay for your eligible commuting costs through automatic, pre-tax payroll deductions. It works virtually anywhere you do. And all it takes is a quick online order to get your transit pass delivered to your home every month. Parking setup varies by campus location—please check with your campus benefits office.

If you pay to ride or park on your way to work, you can save. Don't miss out!

PRE-TAX PARKING BENEFITS

Some campus locations already offer a pre-tax parking benefit, but for those that do not, you can still save with the Pay Me Back option. And if you have to pay for parking at your train or bus station, RF-Ride offers you an opportunity to pay for that through pre-tax payroll deductions as well. And Wage Works makes it easy. Keep reading, or visit wageworks4me.com/rfsuny/ for more information.

IT'S COVERED!

Train, bus, subway, or vanpool. Chances are they're eligible. The program works for any transit system, anywhere, plus any parking provider or vanpool operator nationwide. No matter where you live and work, you're covered.

EASY RIDING

Stop going out of your way to buy transit passes, standing in line, and waiting for reimbursement. Get your pass mailed directly to your home every month instead. And pay for parking just as easily, with automatic monthly payments direct to your provider.



Tax Benefit of a WageWorks Commuter Account

Without Commuter Account	With Commuter Account
\$60,000 your gross annual pay (estimate)	\$60,000 your gross annual pay (estimate)
- \$18,000 your estimated tax rate (30%)	- \$3,360 your annual commuting expenses
= \$42,000 your net annual pay	= \$56,640 your adjusted gross pay
- \$3,360 your annual commuting expenses	- \$16,992 your estimated tax rate (30%)
= \$38,640 your final net annual pay	= \$39,648 your final net annual pay

You take home **\$1,008** more with a Commuter Account

Check out your potential savings with our online calculator at www.wageworks4me.com/rfsuny/

Go to wageworks4me.com/rfsuny/ to learn more.



Under The Hood:

Savings, convenience, and flexibility

SAVE AUTOMATICALLY, EVERY MONTH

The program works by setting aside a portion of your paycheck before taxes are deducted to pay for your qualified commuting expenses. When you enroll, just select your transit provider and pass, parking provider and monthly cost, or both. It's that simple.

Every month your employer deducts the money automatically, and WageWorks uses it to pay your commuting expenses. You see your savings on your paycheck, in the form of reduced tax withholding. How much you save depends on your commuting expenses and your taxes

The program even delivers your transit pass or tickets by mail each month, in time for the month they're valid—or reloads your SmartCard or other electronic pass. For parking, Pay My Parking lets you schedule monthly direct payments online to your provider (for campus locations that do not already offer pre-tax parking through their payroll unit). And if your expenses vary from month to month or your provider only accepts cash, you can also send in a Pay Me Back claim form for quick reimbursement.

HOP ON ANYTIME—ENROLL IN MINUTES

There's no annual open enrollment period, so you can sign up or make changes whenever you choose—online or by phone. And because you can also cancel before the monthly cut off, unlike some other pre-tax programs, you don't need to worry about spending your account balance by the end of the year.

HOW DO YOU COMMUTE?

No matter how you get to work—if it costs money, the program can probably help you save. Use it for:

- ▶ Bus, light rail, regional rail, streetcar, trolley, subway, or ferry
- ▶ Vanpool

Traveling companions: The Research Foundation and WageWorks

This program is sponsored by the RF and brought to you by WageWorks—a 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 healthcare, dependent care and commuter expenses.

- ▶ Parking at or near work (your campus may already provide this service; please check with your campus benefits office)
- ▶ Parking at or near public transportation for your commute

SIGN UP ONLINE

Just visit wageworks.com, or call 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time. When you enroll, be sure to include your first and last name exactly as it appears on your payroll stub. Your ID Code is the last 4 digits of your Social Security Number.

QUESTIONS?

For more information about monthly enrollment, participation, and eligible expenses, please visit wageworks4me.com/rfsuny/. To talk to a trained expert who can help you take advantage of the program, call the WageWorks Customer Service at 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time. You can also refer to your employer's benefits materials or ask your benefits department.