

ENROLLING IS EASY!

All you need are the following three pieces of information:

1. Your Company Code

Provided by your company's benefits administrator

2. Your Employee Number

Provided by your company's benefits administrator or on your pay stub

3. Your Date of Birth

To enroll online, go to

<http://tams.transitchek.com> and click

"Register Now". You can also enroll by calling 1.888.618.CHEK (2435), Monday – Friday from 8:00 am to 8:00 pm EDT-EST.

Once you have enrolled, you can manage your benefits online and make changes easily if needed. Depending on the kind of program options your company is offering, your personal homepage will allow you to:

- Review your TransitChek benefits
- Increase or decrease your monthly benefit amount
- Change your TransitChek product
- Temporarily suspend your TransitChek benefits
- Report a lost or stolen card product
- Request a card replacement

••▶ **Enroll now at**
<http://tams.transitchek.com>

TRANSITCHEK®
by WageWorks

••▶ **Enroll now at**
<http://tams.transitchek.com>
and start saving
on your commute.

WageWorks

WageWorks, Inc. is a leading on-demand provider of tax-advantaged programs for consumer-directed health, commuter and other employee spending account benefits, or CDBs, in the United States. We administer and operate a broad array of CDBs, including spending account management programs such as health and dependent care Flexible Spending Accounts, or FSAs, Health Savings Accounts, or HSAs, Health Reimbursement Arrangements, or HRAs, and commuter benefits, such as transit and parking programs.

WageWorks is headquartered in San Mateo, California, with offices in major locations throughout the United States. For more information, please visit our website at www.wageworks.com.

TransitChek
WageWorks Commuter Services
1065 Avenue of the Americas
New York, NY 10018
www.transitchek.com

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TMS-EE-1213

TransitChek
PREMIUM

••▶ Enrollment Information



TRANSITCHEK®
by WageWorks

YOU CAN SAVE UP TO \$1,825 OR MORE A YEAR ON YOUR COMMUTE!

By enrolling in the TransitChek Premium Program you can save up to \$1,825¹ or more a year on your commute. It doesn't matter whether you take the subway, bus, train, ferry or even drive to work – TransitChek makes it easy. And by using mass transit, there are fewer cars on the road, which reduces traffic congestion and improves air quality.

By enrolling in the TransitChek Premium Program, you can:

- Save up to \$625² or more a year using your tax-free dollars to pay for mass transit
- Save up to \$1,825 or more a year when you deduct for transit costs and qualified commuter parking
- Receive your benefits conveniently through the mail
- Share the transit portion of your benefit with a family member or a friend who uses mass transit

••▶ **Enroll now at**
<http://tams.transitchek.com>

1. Employee savings are for informational purposes only and are based upon monthly pre-tax deductions of \$130 for a transit benefit and \$250 for a parking benefit. Individual savings may vary based upon income, individual tax rates, state of residence and other factors. Please consult your tax advisor.

2. Estimate based on the maximum pre-tax contribution of \$130/month for a transit benefit. Individual savings may vary based on contribution amounts, income, individual tax rates, state of residence, and other factors.

HOW DO COMMUTER BENEFITS WORK?

Commuter benefits are an employer-offered benefit that lets you use your tax-free dollars to pay for your commute. For 2014, the IRS allows you to deduct up to \$130 per month/\$1,560 per year from your pre-tax salary to pay for mass transit use. You can also deduct an additional \$250 per month/\$3,000 per year for qualified commuter parking.

By enrolling in the program, you get to take home more money each month, which can add up to big annual savings just by traveling to and from work. You will pay less tax and save more money. It's that easy.

Here is an example of how you save:

	Without TransitChek	With TransitChek
Monthly Salary	\$3,750	\$3,750
Pre-Tax TransitChek Transit Deduction	\$0	-\$130
Pre-Tax TransitChek Parking Deduction	\$0	-\$250
Salary Subject to Taxes	\$3,750	\$3,370
Estimated Taxes	-\$946	-\$819
Transit Expense	-\$130	\$0
Parking Expense	-\$250	\$0
Take-Home Pay	\$2,424	\$2,551
Monthly Savings	\$0	\$127
Annual Savings	\$0	\$1,524 ³

As you can see, an employee deducting the full \$130 a month for mass transit and deducting the full \$250 a month for commuter parking can receive **savings of up to \$127 per month.**

3. Individual savings may vary based on contribution amounts, income, individual tax rates, state of residence, and other factors.

THERE'S A TRANSITCHEK® PRODUCT FOR EVERY COMMUTE

TransitChek QuickPay® Prepaid Visa® Card



The TransitChek QuickPay Prepaid Visa card, allows you to use your pre- and post-tax deductions to pay for transit and commuter parking. The Card is accepted at ticket windows, ticket vending machines, parking facilities and online to purchase tickets, passes and parking wherever Visa debit cards are accepted. Cards are issued for a three-year period and are mailed directly to your home.



Transit Passes

TransitChek provides local transit passes such as the Premium TransitChek® MetroCard® in New York City.



TransitChek® Vouchers

TransitChek Vouchers are used like cash to purchase your tickets and passes. They are a good choice for commuters who use commuter rail and suburban bus services, and ferry. They come in a variety of denominations, and can be redeemed at merchant locations where tickets and passes are sold.

TransitChek CashBack®



For transit expenses where vouchers are not readily available and parking locations that only accept cash, TransitChek CashBack is available. All you have to do is submit a TransitChek reimbursement form and TransitChek will reimburse you for your approved monthly transit use and commuter parking expenses.

The TransitChek QuickPay® Prepaid Visa Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

Estimate your savings by going to:
<http://save.transitchek.com>

For a complete list of transit operators in the New York Metro Area, visit TransitChek.com