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**Welcome to saving smart.
Welcome to WageWorks.**

Your Commuter Savings Program is sponsored by your employer and brought to you by WageWorks — a leading provider of consumer-directed benefits solutions.

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 in to www.wageworks.com to review your order history, update your contact information, change your username and password and even set up direct deposit of reimbursements into your bank account. Log in and take it for a spin.

www.wageworks.com

Keep your savings rolling.

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. This Guide makes it easy to take advantage of the program.

This Guide will give you the information you need to order your transit pass, change or cancel orders, get help and more. Even if you've already started using the Commuter Savings Program, use this Guide to learn how you can make the most of it.

Your Commuter Benefits: The Essentials

Contribution Limits

There is a limit to how much you can save through this program. Please refer to www.wageworks.com for the current limits.

Eligible Expenses

It's important to make sure you spend your Commuter Savings Program dollars on eligible expenses only, according to IRS regulations. Use your account for bus service, light rail, regional rail, streetcar, trolley, subway, or ferry and parking related to your commute to work.

Keep in mind that some expenses, such as transit costs for other family members, are not eligible.

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

How to Enroll

Ordering Through WageWorks

Using the Commuter Savings 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. The deadline for ordering your transit or parking benefit will be the 10th of each month for the next month's benefit.

First time user sign-up:

1. Go to **www.wageworks.com**, and click on the "Register with WageWorks Now" link.
2. When asked for your ID Code in the self-identification process, enter the last four digits of your social security number.
3. Step through the Profile setup process and create a username and password.

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

1. Log in to **www.wageworks.com**.
2. From the Dashboard, select "Enroll In Commuter." If you've already enrolled for at least one commuter order, you can place another order by clicking on the "Place Commuter Order" link on the Commuter Program Details page.
3. Choose transit, vanpool, or parking, and follow the instructions to complete your order.
4. Select the frequency of your monthly benefit.
 - Select "Every Month" to repeat the same order automatically each month until you change or cancel it, or
 - Select "Manage Calendar" to select benefit months you wish to receive your order, or
 - Select "One Month Only" if you prefer to log in again whenever you'd like to order more. Then complete your order.
5. After confirming your order you will receive an order confirmation email.

That's it! Check your inbox after you enroll for a confirmation 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.

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 855-428-0446.
- ▶ If you use a smart card, such as the CTA's Ventra Card, WageWorks will reload your account in the amount of your order before the start of each commute month.

How to Enroll

WageWorks Commuter Card

- ▶ If you ordered a WageWorks Commuter Card, use it to pay for your eligible transit 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 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 information, or check www.wageworks.com.

Your Parking Options

If you drive to work and pay to park your car, WageWorks has several convenient options for you to use this benefit.

Pay My Provider

- ▶ For monthly parkers, when you pay a monthly parking fee, you can enjoy the convenience of automatic payment made directly to your parking provider.

Pay Me Back

- ▶ For non-monthly parkers and those paying with cash, you can enjoy the benefit of the pre-tax savings by electing a Pay Me Back order. Submit a claim documenting your parking payment and you will receive reimbursement via check or direct deposit to your bank account.

WageWorks Commuter Card

- ▶ If you ordered a WageWorks Commuter Card, use it to pay for your eligible parking expenses.
- ▶ Funds from each month's order will become available through your card on the 1st of the benefit month (e.g. July 1st for July benefit month).
- ▶ 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 Parking Card for more information, or check www.wageworks.com.

Changing Your Commuter Benefits Order

Your Commuter Savings 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. Note: The deadline for changing, suspending or canceling your transit or parking order will be the 10th of each month for the next month's benefit.

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

- ▶ Click the "Commuter Account" box on the Dashboard page.
- ▶ 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, you will need to 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.



Frequently Asked Questions

General Questions

Can I elect any amount for parking or transit? The IRS sets the monthly limits for both Parking and Transit benefits. Please refer to www.wageworks.com for the most current limits.

Where do I find information about my current elections? Once you have logged into your account on www.wageworks.com, click on the “Commuter Account” box. Once the Program Details page is displayed, you will see your current elections on this screen. You may view order details or cancel your existing orders on this page.

How do I change my current transit or parking election? Click the “Commuter Account” box on the Dashboard page. In the “Current Orders” box, select the order you wish to change or cancel. 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, 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.

Will I receive my transit or parking order automatically each month? Yes, but when you create your order, you must click on the button marked “Every Month”, in the Frequency option section.

I pay to park at a transit station. Can I use pre-tax dollars for parking and transit? Yes. You will need to add two separate orders – one for transit and one for parking.

Transit Questions

I take the train and a bus to get to work. Can I sign up for both transit providers? Yes. You will need to add two separate orders – one for the train and one for the bus. Simply select the specific transit operator and your particular pass and follow the remaining steps. Once you are back at the “Program Details” page, click on “Place Commuter Order” and choose your second provider and follow the remaining steps

What happens after I submit my transit order? If ordering a pass, your transit pass will be sent to your home address by the end of the current month, for use the following month.

What if my Transit Agency is not listed? On the “Select Operator” page during the transit order process, click on the “Search by Name” link, and search for your transit agency. If it is not found, please contact Customer Service at 855-428-0446, and a representative will assist you.

Parking Questions

Can I select any parking location in the database for monthly parking? Yes, but you must have a current monthly parking agreement with the parking provider at the location you select.

Frequently Asked Questions

I park and pay on a daily basis. Can I participate in the parking benefit?

Yes. If you pay for parking on a daily basis you can elect to be reimbursed directly for your expenses by creating a Parking Pay Me Back order.

How do I get reimbursed for my daily/weekly parking expenses (i.e. meter or self-pay lot)?

Reimbursement can be requested either by submitting an online claim electronically through www.wageworks.com or by printing and submitting a paper claim form. You will only be able to submit a claim for months which you elected a Parking Pay Me Back order.

How do I submit a request for reimbursement online?

To submit an online claim for reimbursement, log on to www.wageworks.com. Click on "Submit Receipt or Claim" on the Dashboard page, or "Pay Me Back Activity" on the Commuter Program Details page. Then locate the benefit month for which you would like reimbursement and click on that month in the list. Follow the instructions to submit your online claim.

How do I obtain a paper claim form for reimbursement?

To obtain a paper form, log on to www.wageworks.com, then on the Commuter Program Details page click on the "Forms & Documents" link on the left side of the page. You must submit documentation for the expenses along with the completed claim form.

When will my parking payment be sent to my parking provider?

Parking payments are sent to the provider so that it arrives prior to the 1st of the month. For example, if on June 4th you order \$200 for Broadway Plaza Parking, Broadway Plaza Parking will

receive payment in time to post it to your account before July 1st for your parking in July.

What if my parking provider and/or location is not listed as an option on the WageWorks website?

If you cannot find your parking provider listed in the WageWorks catalog, you can enter the your parking provider information by clicking on "Add New Provider" in the Parking Pay My Provider order process.

What if I don't know the name of my parking provider or the name of the parking location?

Refer to your parking invoice or contact your parking provider.

What if I change parking locations?

If you have a recurring payment set up at a location at which you no longer park, you will need to cancel the current order and set up a new order. The deadline for canceling your parking order will be the 10th of each month for the next month's benefit.

What if my parking location changes ownership?

You may need to change your Provider details on your Pay My Provider order if the payment details such as the remittance address or your account number with the provider have changed.

Deadlines/Cut-off

What are the deadlines to order, change or cancel my benefit election?

The deadline for ordering, changing or canceling your transit and/or parking benefit will be the 10th of each month for the next month's benefit. For example, if you have an order for the November benefit month and need to cancel that order, you must do so by October 10th.

Frequently Asked Questions

If I order now can I make changes later? Yes. You can change or cancel your order at any time; however, the cutoff for the following month's benefit is the 10th of the month.

Lost/Missing Passes or Vouchers

What should I do if my Transit Pass has not arrived by the last day of the month prior to the benefit month?

First, check the accuracy of the delivery address shown either in your confirmation email, or on your "Contact Information" page, found on the Profile link on the WageWorks participant site. Only one replacement pass will be allowed per participant, per twelve month period.

Instructions for receiving reimbursement for the purchase of a replacement pass:

1. Call Customer Service at 855-428-0446 to report the loss no later than the 3rd workday of the month for which the pass is effective. A representative will send you a copy of the WageWorks Special Handling Form (see instructions below).
2. Purchase a replacement pass.

3. Mail or fax the following two pieces of documentation to WageWorks (documentation MUST be received by the 15th of the month for which the missing or late pass was intended to be used):
 - a) Receipt confirming the purchase of the replacement pass.
 - b) A completed WageWorks "Special Handling Form".

What if I receive the wrong pass in the mail? Call the Customer Service at 855-428-0446 as soon as you receive the incorrect pass. You will be asked to purchase a replacement pass, and return the wrong pass to WageWorks. You will be reimbursed for the cost of purchasing your replacement pass. Please take care not to use the incorrect pass in any manner.



Helpful Reminders

Deadlines are Important!

The deadline to order, change or cancel your elections for transit passes, Pay My Provider and Pay Me Back (out-of-pocket) expense elections is important. Remember that the deadline is the 10th of each month for your changes to be effective by the 1st of the following month.

Manage Your Benefit Election

Reviewing, revising or cancelling your benefit election is easy. Click the "Commuter Account" box on the Dashboard page. In the "Current Orders" box, select the order you wish to change or cancel. To cancel, just click the "Cancel This Order" button. Your order will not occur automatically each month unless you designate it as an "Every Month" order frequency.

If You Have Questions...

WageWorks Customer Service Specialists are available to answer your questions before, during and after you enroll. They can also walk you through the online process. Call Customer Service at 855-428-0446 to speak with a representative Monday through Friday from 7:00 a.m. to 7:00 p.m. Central Time. Need a printed copy of the CSP User's Guide? Send a request to CSPguide@wageworks.com.

Your Employer and WageWorks

This program is sponsored by your employer 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 health care, dependent care and commuter expenses.

WageWorks



Commuter Savings Program

CommuterWorks4Me™



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