



SF Environment

Our home. Our city. Our planet.



The City and County of San Francisco Pre-Tax Commuter Benefits Program - Transit Account

Enroll in the City and County of San Francisco's Pre-Tax Commuter Benefits Program

- No Minimum!
- No Expiration!
- Enroll Anytime!

How your commuter benefits program works.

The great thing about the City and County of San Francisco pre-tax Commuter Benefits program is that it covers just about every possible way you travel to and from work:

- › Riding the bus, light rail, regional rail, streetcar, trolley, subway or ferry
- › Parking at a BART or Caltrain station as part of your commute
- › Commuting with neighbors in a Vanpool

Using your commuter program is easy.

You save money by paying your commuting expenses through pre-tax payroll deductions. Because the money is deducted before taxes are taken out, you save between 25% and 40% on your commuting expenses that you wouldn't have without the program. San Francisco commuters typically save between \$200 and \$1,000 a year.

Save up to 40% on commuting adds up:

10 Muni trips/month costs \$20

- › **Save \$96 a year!**

Monthly Muni pass costs \$76

- › **Save \$365 a year!**

BART High-Value monthly costs \$120

- › **Save \$576 a year!**

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*Saving big on
my commute.
Awesome.*

That's exactly what I need.



See how much you could save at www.wageworks4me.com/ccsf

Signing up is easy.

The program gives you options to fit your commute, no matter how frequently or infrequently you use transit.

How do I sign up and register with WageWorks?

1. Register for a WageWorks account

NOTE: New employees must wait until their second paycheck to enroll.

- ▶ The City and County of San Francisco uses a third-party vendor, WageWorks, to administer its Pre-Tax Commuter Benefits Program. To register, go to www.wageworks4me.com/ccsf and select ENROLL under "FIRST TIME USERS".
- ▶ On the First Time User screen, fill out the required fields.
 - Your ID Code is the last four digits of your DSW number located on the back of your City ID badge (if you cannot find this number, contact your department's HR representative).
 - Make sure to include an active email address.**Communications about your order and account are only sent electronically.**

2. Select your Transit Plan

- ▶ From your Account DASHBOARD, click on ENROLL IN COMMUTER.
- ▶ Click "Commuter Transit Plan" then go through the enrollment wizard.
- ▶ Select your operator on the Select Operator page.
- ▶ Select your Transit Plan.
 - For transit passes or high value tickets available on Clipper, choose the **TRANSIT CARD PLAN**. Your pre-tax transit deductions are placed on a WageWorks Visa Commuter Card that can be used to purchase passes/tickets at vendor machines (BART, MUNI, etc) or you can set up the card to autoload directly to a Clipper Card (Autoload feature at ClipperCard.com).
 - For vanpool vouchers, choose the **TRANSIT PASS PLAN**.

3. Select Monthly (Payroll Deduction) Amount

- ▶ Enter the amount you would like deducted from your paycheck each month. This amount should be equal to the cost of your monthly transit pass or vanpool.

4. Confirm Contact Information

- ▶ Confirm your mailing address and contact information (please include a valid e-mail address - all communications and order confirmations for your account will only be sent electronically).

5. Confirm Enrollment

- ▶ Review your plan, deduction amount, and contact information. If correct, click "Submit."

If you would also like to set up a transit station parking order, click on ENROLL IN COMMUTER. Select the Parking Plan link.

Tax savings — see for yourself.

Your savings work by lowering the income that's subject to federal income tax, FICA (Social Security), and state income tax (in most states). Your savings depend on your commuting expenses and your tax situation, plus the monthly limits set by the IRS. Most people save between \$200 and \$1,000 a year. Here's an example — try it yourself, or calculate your savings at wageworks4me.com/ccsf.

ESTIMATED ELIGIBLE EXPENSES	EXAMPLE	YOUR ESTIMATE
Public transportation	\$245	
Vanpool		
Parking at BART or Caltrain station	\$245	
Total	= \$490	=
Total taxes (40%)*	x 0.40	x 0.40
Estimated savings per month*	= \$196	=
Estimated savings per year*	= \$2,352	=

* Tax savings amounts are examples provided for illustrative purposes only. They are based on federal, state, and FICA (Social Security) taxes that you do not have to pay through payroll deductions on amounts used to fund your account. Your actual savings may vary depending on your marginal income tax rate, whether you pay state income taxes, and other factors. Some states do not recognize qualified transportation fringe benefits tax exclusions for this program.

Questions?

Have questions about the program or want to enroll over the phone? WageWorks Customer Service professionals are standing by to help you. Just call 1-855-428-0446, Monday – Friday, 5 am – 5 pm PST. Or visit www.wageworks4me.com/ccsf.

Your Employer and WageWorks

This program is sponsored by the City and County of San Francisco 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.



Commuter Benefits Program