



CCSF Pre-tax Commuter Benefits Program - Vanpool

Save on your monthly vanpooling expenses by enrolling in the CCSF Pre-Tax Commuter Benefits program with WageWorks. Each paycheck, before taxes, set aside money to pay for vanpool expenses.

What is a vanpool?

Vanpooling is convenient and economical, especially if you work 20-25 miles one way or more from home. Traditionally, vanpools have 7 - 15 passengers, including the driver. The vehicle may be owned or leased.

Start a vanpool.

There are a couple ways you can start a vanpool:

- ▶ Register with SFEnvironment.org/ridesharematch and use the 511 RideMatch service to find vanpool partners (Contact 511.org/ Vanpool Consultant – Amy Paz 510-273-3616 to assist you in the steps, including rider recruitment)
- ▶ Start one with other city employees — Get at least seven passengers (including the driver) to agree to participate. Then select a vanpool provider, such as vRide or Enterprise Vanpools and register for incentives at 511.org.

Find existing regional vanpool programs.

Find existing vanpools or form your own with assistance from 511 Rideshare. Find out more at: sfenvironment.org/ridesharematch.

Enroll in the vanpool commuter benefit.

Sign up for your online account at wageworks4me.com/ccsf. Select the vanpool program and elect your contribution amount. Please note that if your vanpool expenses are more than the monthly pre-tax limit, you need to use post-tax dollars for the difference. Contributions are pre-tax each paycheck and, if necessary, post-tax dollars are supplemented with your personal debit or credit card.

*Saving up
to 40% on
a vanpool.*

That's exactly what we need.



See how much you could save at www.wageworks4Me.com/ccsf



Here's a real life vanpool commuter (Direct payment option):

David finds vanpooling the most efficient way he can get to his work location. David likes not paying for parking, toll discounts, time saved using HOV lanes, sharing gas costs, vanpool incentives and savings from the Pre-Tax Commuter Benefit program. David found his vanpool through the 511 system, registering at sfenvironment.org/ridesharematch. His van is leased from vRide (formally VPSI).

David does the following to register for a pre-tax vanpool benefit:

1. Visits www.wageworks4me.com/ccsf and signs up or logs in to this pre-tax commuter benefit account
2. Sets his deduction amount to match his monthly vanpool payments
3. Selects the Transit PASS Plan
4. Clicks the "Commuter" Tab
5. Selects "Place Commuter Order" then chooses "Vanpool"
6. Chooses vRide, where his vanpool is leased. He is offered two flexible payment options - the Express Payment option and the *WageWorks Vanpool voucher* option
7. He chooses the Express Payment (direct pay) option since it allows him to select a monthly amount as a credit toward his vanpool fare. David has the same commute every day and wants the ease of his credits being directly paid to the provider.
8. David enters his monthly vanpool amount, account number and van/vehicle number* to apply the direct pay funds correctly.

David is ready to use his pre-tax vanpool benefit and begin experiencing his tax savings and his vanpool incentives.

* These numbers are shown on the monthly invoice from your vendor. If you do not know these numbers, contact the person from the vanpool who receives the invoice.

Questions?

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

Your Employer and WageWorks

This program is sponsored by your employer and brought to you by WageWorks — the nation's 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

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Here's a real life vanpool commuter (Voucher option):

Bonnie is currently using a vanpool to commute to work and has chosen to use the Rideshare Voucher option. Bonnie enjoys the flexibility of the voucher which allows her to use the voucher to pay her driver, or as needed on a daily or weekly basis. Bonnie is in the Transit PASS Plan and follows the Steps 1 through 5 that David did to enroll. She then does the following:

6. Selects **Enterprise** as her vanpool provider from the service provider page
7. Selects *Rideshare Voucher* option
8. Enters the face value amount needed
9. Provides a current residential address for the vouchers to be mailed to her on time.

Bonnie is ready to provide the vouchers to her vanpool provider or driver.

Real savings in action.

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 pre-tax limits set by the IRS.

Bottom line: Most vanpoolers save between \$500 and \$1,100 a year. Here's an example — try it yourself, or calculate your savings at www.wageworks4me.com/ccsf

ESTIMATED ELIGIBLE EXPENSES	EXAMPLE	YOUR ESTIMATE
Public transportation		
Vanpool	\$125	
Total	= \$125	=
Total taxes (40%)*	x 0.40	x 0.40
Estimated savings per month*	= \$50	=
Estimated savings per year*	= \$600	=

* 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.