

Can I combine the dollar limits from month to month?

No. The specified limits for transit, parking and vanpool apply individually to each calendar month.

What happens if I have a remaining balance in my account after six months (or if I leave the company)?

CSA participants have 180 days to submit claims for reimbursement.

How do I enroll?

Determine what you typically spend monthly on qualified commuting expenses. Then, elect that amount during your company's monthly enrollment period for your CSA (up to the maximum amount) by logging on to myspendingaccount.adp.com and clicking on the "Commuter Enroll" link.



This brochure provides a general overview of ADP's CSA program and is not inclusive, nor a guarantee of eligibility or payment. Please see your company's plan documents for specifics regarding your plan. If any conflict arises between this brochure and your plan documents, the terms of your company's plan will apply.



COMMUTER SPENDING ACCOUNTS TRANSPORTATION AND PARKING

Save Money on Your Commute

Use pre-tax money to save on eligible commuting expenses:

- Bus
- Parking
- Subway
- Train



What is a CSA?

- An employee benefit that saves you money on eligible parking and transportation expenses.
- Lets you pay for certain commuting expenses with pre-tax money on a monthly basis.
- A great way to LOWER your taxable income.

THERE ARE TWO TYPES OF CSAs:

- The **Transportation Spending Account** is used to pay for eligible mass transit or vanpool* expenses associated with travel to and from work, including bus, train or subway.
- The **Parking Spending Account** is used to pay for eligible parking expenses either near your place of employment or at a location from which you commute to work via mass transit or vanpool.

*Generally, a vehicle is eligible for vanpool expenses if it seats at least six adults (not including the driver) and at least 80 percent of its mileage is used to transport employees to and from places of employment.

How will a CSA save me money?

You pay less in taxes. Here's an example:

Annual Savings*	With CSA	Without CSA
Annual pay	\$50,000	\$50,000
CSA pre-tax contribution	(\$2,880)	\$0
Taxable income	\$47,120	\$50,000
Federal income and Social Security taxes	(\$10,567)	(\$11,450)
After-tax dollars spent on eligible expenses	\$0	(\$2,880)
Real spendable income	\$36,553	\$35,670
Tax savings with a CSA	\$883	

* Sample tax savings for a single taxpayer with no dependents. Actual savings will vary based on your individual tax situation. Please consult a tax professional for more information.

How do I know if I'm eligible to enroll?

You are eligible if you take mass transportation, participate in a vanpool, or have parking expenses related to your commute to and from work.

Note: This is a month-to-month benefit. You can enroll, change or cancel it at any time. Changes must be completed by the 10th of each month.

What are the dollar limits on tax-free transit and parking benefits?

Because both accounts are pre-tax benefits, the IRS limits the amount you may allocate to each account. The limits are determined each year by the IRS. Ask your human resources representative for the current commuter spending account limits.



"I contribute \$240 per month to my CSA to pay for parking expenses. By using pre-tax money for these expenses, I'm saving more than \$800 a year.

CSA participant

How do I use my CSA?

TRANSPORTATION

When you enroll in the Transportation Account, you choose from two options—a transit pass or a debit card, called the Commuter Check Card (if a suitable transit pass is not available).

- The transit pass is the same one you would get from your Transit Authority, except the pass is mailed to your home.
- The Commuter Check Card works just like a debit card. The card is funded each month for you to use to pay for transit-related expenses.

PARKING

When you enroll in the Parking Account, you choose from three payment options—**parking voucher, Commuter Check Card or direct pay.**

- Parking vouchers can be purchased online for various amounts and will be mailed to your home. Use them to pay for parking-related expenses.
- The Commuter Check Card works just like a debit card. The card is funded each month for you to use for parking-related expenses.
- With direct pay, your parking garage is paid each month. You don't have to do a thing except park your car.

Where can I learn more?

Visit <https://www.adpcobrafssa.com/wcms15/837-commuterbenefitshome> for more information about commuter spending accounts, including a list of eligible expenses and an interactive contribution and tax-savings calculator.