



Save Money on Your Commute

Enroll in a Commuter Spending Account (CSA) today!

What is a CSA?

- An employee benefit that saves you money on your commute by letting you pay for eligible parking and transportation expenses with pre-tax money.
- 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 at your place of employment or at a location where you use mass transit.

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

- Bus
- Parking
- Subway
- Train



More CSA Facts

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.

Should I enroll?

A CSA is beneficial for just about everyone who commutes to work. You will save money on what you would normally spend on transit or parking, up to the maximum pre-tax benefit.

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

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

Federal law limits the amount of gross wages (before taxes are deducted) you may spend each month on tax-free transit or parking. Ask your human resources representative for the current commuter spending account limits.

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.

How do I use my CSA?

Transportation

- When you enroll in the Transportation Account, you choose from two payment options — **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.
- With direct pay, your parking garage is paid each month. You don't have to do a thing except park your car.

"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 enroll?

Determine what you typically spend each month on qualified commuting expenses then enroll by clicking the "Commuter Enroll" link on the left navigation menu.

This fact sheet 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 information and your plan documents, the terms of your company's plan will apply. 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 to Enroll in Your Commuter Benefit

1) On the Spending Account home page, select “Commuter Enrollment.”

2) The Transportation Benefits Online Ordering Platform will open in a separate window. Enter your e-mail address.

For Transit Fare Media

- Choose “*Transit Order.*”
- Select your greater metropolitan area and transit authority. If applicable, select the starting and ending stations.
- Select your “*Transit Provider.*” Please note that the Commuter Check Card appears as a provider.
- Select your “*Transit Product.*” If you need additional information, a link to your Transit Authority is provided above the product list.
- Confirm your order, mailing address, order information then select “*Continue.*”
- Set your recurring options and select “*Purchase.*”
- Review your order accuracy and select “*Return Home.*” Your order is now complete and will be processed on the next cut off date.

For Direct Pay Parking

- Choose “*Parking Order.*”
- Select “*Monthly Direct Pay.*”
- Using keyword search, enter the name of your parking provider.

- Select your parking provider from the list. You are selecting the payment address for your parking provider, which may not be the same as your location.
- Enter your parking lot address information. Select “*Continue.*”
- Enter the amount to be paid to your parking provider and your account number. Check the acknowledgement box and select “*Continue.*”
- Set your recurring options and select “*Purchase.*”
- Review order accuracy and select “*Return Home.*” Your order is now complete and will be processed on the next cut off date.

For Parking Vouchers

- Choose “*Commuter Check for Parking.*”
- Complete the form.
- Confirm order, make your recurring settings and then click on the disclaimer.