



KAISER PERMANENTE®
COMMUTER SPENDING ACCOUNT

The Commuter Spending Account is a pre-tax benefit account used to pay for public transit—including train, subway, bus, ferry, and eligible vanpool—and qualified parking expenses which are part of your daily commute to work. A Commuter Spending Account with WageWorks is a great way to put extra money in your pocket each month and to make your commute more convenient and affordable.

If you currently do not participate in the Commuter Spending Account, you can sign up at any time. The deadline to make your election is the 6th of previous month. For example, elections made by January 6th will be active starting February 1.

HOW IT CAN HELP

With the Commuter Spending Account you can save Federal, State, and Payroll taxes on your public transit and parking expenses.

HOW IT WORKS

Simply decide how much to contribute to your Commuter Spending Account, up to the allowed monthly limit. Funds are withdrawn from your paycheck for deposit to your account before taxes are deducted. Pause or cancel contributions to your account at any time. There's no "use it or lose it" as long as you are employed by Kaiser Permanente and are enrolled in the program.

HOW MUCH YOU CAN CONTRIBUTE

For 2018, you can contribute up to a maximum of \$260 per month for transit (bus, BART, train, ferry) and eligible vanpool expenses. If you receive the Commuter Subsidy from Kaiser Permanente, your total benefit (Commuter Spending plus Commuter Subsidy) can be no greater than \$260, or your total monthly expenses.

You can also contribute up to \$260 per month for qualified parking expenses. The combined maximum for transit, vanpools, and parking is \$510 per month.

Employees who participate in the Commuter Spending Account typically save 30% - 40% on the amount paid with pre-tax dollars. For example, if you use \$150 pre-tax dollars for transit, vanpool, or parking per month, you can save approximately \$540 - \$720 per year in taxes.

You can sign up at any time. There is no limited enrollment period. It's a great program and a great way to save money.

HOW YOU USE IT

Use a variety of convenient payment methods associated with your account.

For transit expenses, you can:

- Load pre-tax dollars on a WageWorks commuter card, which you can use to purchase transit. There is no charge for this service, or you can link your WageWorks debit card to the AutoLoad feature on your Clipper card.
- Use pre-tax dollars to load cash, or passes on your Clipper card. You can purchase High Value Discount tickets, monthly passes, or load any cash value you choose on your Clipper card. Note, Clipper card charges a \$2 fee per month (minus 1% of your order) for this service, or

- Order transit passes through WageWorks for the transit agencies you use. The passes will be purchased using your pre-tax dollars and mailed to your home. There is no charge for this service.

For parking expenses, you can:

- Set up a WageWorks “Pay Me Back” account. With this account, you can set aside pre-tax dollars for parking expenses. Then, document your eligible parking expenses to WageWorks to be reimbursed (no receipts required).
- Load pre-tax dollars onto a WageWorks debit card, which you can use to purchase parking. You can also link your WageWorks debit card to your EZ Rider account to pay for parking at BART, or
- Use WageWorks to pay your parking provider directly with your pre-tax dollars.

HOW YOU MANAGE IT

Manage your account via a secure website on any computer or mobile device that’s connected to the Internet or via the WageWorks EZ Receipts® mobile app.

For information and to enroll in the Commuter Spending Account

Go to **wageworks.com/kp/commuter**

For more information on WageWorks, call the WageWorks Customer Service Center at 1-877-924-3967 (1-877-WAGEWORKS) Monday through Friday, from 5:00am to 5:00pm Pacific time.

For more information on Commuter Services at Kaiser Permanente, go to www.KPCommuter.org, or contact Jackie Stiasny at 510-752-2119 or Jackie.H.Stiasny@kp.org. Commuter Services is located in the Parking/Security office in the Howe Street garage.