Easy to Enroll

All you need is the following information:

1 Your Company Code

(Provided by your company's benefit administrator)

2 Your Employee Number

Provided by your company's benefits administrator or on your pay stub

3 Your Date of Birth

Once you have enrolled, you can easily manage your benefits online and make changes if needed.

What Are You Waiting For?

Enroll now at

http://tams.transitchek.com

or by calling 1.888.618.CHEK (2435), Monday - Friday from 8:00 am to 8:00 pm ET.

Enroll now at

http://tams.transitchek.com and start saving on your commute today.

WageWorks, Inc. (NYSE: WAGE) is a leader in administering Consumer-Directed Benefits (CDBs), which empower employees to save money on taxes while also providing corporate tax deductions for employers. WageWorks is solely dedicated to administering CDBs, including pre-tax spending accounts, such as health and dependent care Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), as well as Commuter Benefit Services, including transit and parking programs, wellness programs, and other employee benefits. WageWorks makes it easier to understand and take advantage of Consumer-Directed Benefits for more than 45,000 employers and more than 3.8 million people.

Want to Save Money on your Commute?

IRS Code Section 132(f) allows employees to exclude commuting expenses from their gross income for subway, rail, bus, ferry and qualified parking. TransitChek[®] makes it easy to reduce commuting costs and save money.

TRANSITCHEK®

by WageWorks

TransitChek by WageWorks 1065 Avenue of the Americas New York, NY 10018 www.transitchek.com

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Easy Money

By enrolling in the TransitChek program, **you can save up to \$1,825*** a year on your commute. It doesn't matter whether you take the subway, bus, train, ferry or even park at work — TransitChek makes it easy.

- ✓ Save up to \$625** a year using your tax-free dollars to pay for mass transit
- ✓ Save up to \$1,825 a year when you deduct for transit costs and qualified commuter parking expenses
- Receive your benefits conveniently through the mail
- Share the transit portion of your benefit with a family member or a friend who uses mass transit

** Estimate based on the maximum pretax contribution of \$130/month for a transit benefit over the course of 12 months. Individual savings may vary based on contribution amounts, income, individual tax rates, state of residence and other factors.

Easy Savings

Commuter benefits are an employer-offered benefit that allows you to use your tax-free dollars to pay for your commute. Currently, the IRS allows up to \$130 in pretax deductions per month to pay for mass transit, and an additional \$250 per month for qualified commuter parking.

Example of TransitChek Savings

	Before	After
Monthly Salary	\$3,750	\$3,750
Transit Deduction	-	- \$112
Parking Deduction	-	- \$70
Taxable Earnings	\$3,750	\$3,568
Estimated Taxes*	- \$1,313	- \$1,249
Transit Expense	- \$112	-
Parking Expense	- \$70	-
Take-Home Pay	\$2,255	\$2,319
Monthly Savings	-	\$64
Annual Savings	-	\$768 **

Visit http://save.transitchek.com to calculate YOUR savings estimate.

* An estimate of 35% tax rate is used for this salary level.

** Individual savings may vary based on contribution amounts, income, individual tax rates, state of residence, and other factors.

Easy Payment

There's a TransitChek product for every commute.

TransitChek QuickPay® Prepaid Visa® Card



The TransitChek QuickPay Prepaid Visa Card, allows you to use your pre- and post-tax deductions to pay for transit and commuter parking. The Card is reloadable and is

accepted at ticket windows, ticket vending machines, parking facilities and online to purchase tickets, passes and parking everywhere Visa debit cards are accepted. Cards are issued for a three-year period and are mailed directly to your home.

Transit Passes



TransitChek provides local transit passes such as the Premium TransitChek® MetroCard® in New York City. The Premium TransitChek MetroCard is good for an entire year

and is mailed directly to a participant's home.

TransitChek® Vouchers



TransitChek Vouchers are used like cash to purchase your tickets and passes. They are a good choice for

commuters who use transit systems where other products are not accepted including vanpools.

TransitChek CashBack®



For transit expenses where vouchers are not readily accepted and parking locations that only accept cash, TransitChek

CashBack is available. All you have to do is submit a TransitChek reimbursement form with receipts and TransitChek will reimburse you for your approved monthly transit and commuter parking expenses.

MetroCard® Metropolitan Transportation Authority

The TransitChek QuickPay® Prepaid Visa Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

^{*} Estimate based on the maximum pretax contribution of \$130/month for a transit benefit and \$250/month for a parking benefit over the course of 12 months. Individual savings may vary based on contribution amounts, income, individual tax rates, state of residence and other factors.