



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
<b>Tax savings with a CSA</b>	<b>\$883</b>	

\* 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.

## 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 commuting expenses. By using pre-tax money, I'm saving more than \$800 a year.

*CSA participant*

## How do I use my CSA?

Your card can be used for debit or credit transactions to make qualified transit or parking purchases. Purchases can be made where Visa® is accepted by selecting "Credit or Debit" at the time of purchase. Your card cannot be used for cash advances or to make cash withdrawals.

## 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 from the date of their last contribution to use their CSA debit card to purchase Transit or Parking benefits. If an employee is leaving the company, they will have up until their last day to use their CSA debit card to purchase Transit or Parking benefits. CSA participants may also submit Parking claims during this timeframe.

## How do I enroll?

Determine what you typically spend monthly on qualified commuting expenses. Then, enter your per pay period deduction amount through your employer's Benefits Enrollment Module. Your available account funds are loaded on your card following each payroll cycle and are available immediately.