

Activate your Online Commuter Benefits account during your enrollment period at [www.flexdirect.adp.com](http://www.flexdirect.adp.com) and begin ordering immediately!

### More About ADP Online Commuter Benefits

**Buy At A Discount.** Using a Transit or Parking Commuter Benefits account effectively amounts to reducing income taxes as much as possible. Contributions to an Online Commuter Benefits account are exempt from federal income taxes, Social Security (FICA) taxes and, in most cases, state income taxes, which together typically total between 20% and 40%. When making qualified purchases using personal Online Commuter Benefits funds, the “discount” comes from the savings on federal and state taxes. Below are some examples of the savings that could be realized by using an Online Commuter Benefits account. Please note that actual savings will depend on your personal income tax rates.

	Price	-	Net Cost	=	Tax Savings
Monthly Parking Pass	\$200		\$140		<b>\$60</b>
Vouchers (Subway/Train/Ferry/Bus)	\$105		\$73		<b>\$32</b>

**Spending Limits.** The IRS defines monthly spending limits for Online Commuter Benefit purchases. These spending limits tend to be adjusted annually. Please visit the ADP web site or ask your HR representative for the current limits.

**Account Continuation.** Your account will remain active from year to year as long as you remain a participant in the Online Commuter Benefits plan.

**Transit Or Parking.** Purchase transit or parking passes and vouchers for your metropolitan area.



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Save 20 - 40% on transportation and parking expenses, PLUS enroll online and receive free home delivery of your pass!



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## The ADP Online Commuter Benefits Program Saves You Money

With the ADP Online Commuter Benefits program, paying for your commute can be more cost-effective and convenient. You may purchase fare cards and transit vouchers and elect direct pay or cash reimbursement for parking anywhere in the U.S. And by using pre-tax dollars deducted from your paycheck, you can **save 20% to 40% by reducing your payroll taxes!**

### A Flexible And Valuable Benefit

The ADP Online Commuter Benefits program provides the ultimate in flexibility and convenience.

- Choose convenient home delivery of your commuter passes
- Pay your parking provider automatically
- Schedule automatic recurring purchases
- Change your order as often as every month
- Request the addition of a new product/purchase type

By setting up your order to occur automatically each month, you avoid having to remember one more repetitive task and risk placing your order late. And if your transportation or parking expenses change, you can easily adjust your monthly contribution. You are even able to arrange for ADP to forward your monthly parking fee directly to the parking provider on your behalf each month.

And it can all be done safely and securely online!

### These are some of the items you may purchase at a “discount” through Online Commuter Benefits:

- Monthly passes
- Fare cards
- Vouchers for subways, metros, buses, trains and ferries
- Vanpooling in a qualified vehicle
- Parking at or near your place of work
- Parking at the location where you pick up public transportation or a vanpool

For more information  
about the ADP Online  
Commuter Benefits  
program login to  
[www.flexdirect.adp.com](http://www.flexdirect.adp.com)  
or visit your Human  
Resources Department.

- Save 20 - 40% on your commuting expenses
- Increase your spendable income by hundreds of dollars every year
- Reduce income taxes
- Make your commuter purchases easily and securely online

