

Commuter Benefits

Spend up to 30% less on your daily commute



Hello!

We're **Administrative Solutions** and we administer the Commuter Benefits provided to you by your company. This toolkit will help you understand what a commuter benefit account is, how it works, and the many ways you can save money by participating. It also offers tips and tools for understanding your transit and parking finances.



Commuter Benefit

Commuter benefits allow you to set aside pre-tax dollars to pay for transit or vanpool rides to and from work, as well as for your work-related parking expenses.

Many ways to use your dollars

Employees can use their GoNavia benefit for parking passes, transit passes, or vanpooling services at over 10,000 service locations.

Flexible, month-to-month benefit

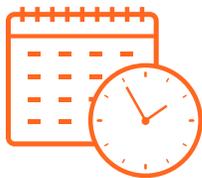
IMPORTANT! As a month-to-month benefit, you can opt in and out of the benefit at any time based on your transit and parking needs. Any unused funds at the end of the month will roll over to the next month.

Easy to use

Pay for transit and parking expenses with your ASi debit card, by loading your transit smartcard (where available), or by submitting a claim online or on the WEX Cloud mobile app.

Maximum contribution

The contribution limit varies by employer, but you may be able to contribute up to \$270 per month for both transit and \$270 per month for parking.



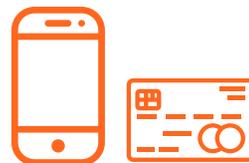
FLEXIBLE

PAUSE, CHANGE,
CANCEL MONTHLY
CONTRIBUTIONS



10K

DIFFERENT
LOCATIONS TO
PURCHASE SERVICES



EASY

MULTIPLE
WAYS TO
ACCESS FUNDS



\$270

MAXIMUM
CONTRIBUTION
PER MONTH

Make your commute easier and more affordable, no matter how you get to work

Employees spend on average \$2,600 a year on their commute. Commuter Benefits allows you to pay for your commuter costs with pre-tax dollars, saving you up to 30% and leaving you extra money in your pocket each month.

Pay up to 30% less on your commute

Federal, state, and FICA taxes lower your take-home pay by 30% or more, leaving the remaining 70% for your living expenses. When you use a commuter benefit account, you are setting aside a portion of your paycheck for your commuting expenses *before* it is taxed, so you get to spend the entire 100% of your earned income. This means you save up to 30% on your out-of-pocket commuting costs AND save on taxes which increases your paycheck.



EXAMPLE: Donovan pays \$250 each month to park his car in the parking garage behind his office building. With his GoNavia Commuter benefits, Donovan is able to place an order online each month for his parking needs. The order amount will be deducted from his paycheck, pre-tax and loaded onto his Navia Debit Card, which he can use to pay the parking garage directly. Because Donovan is purchasing his parking services with tax-free money, he saves 30% (based on his tax bracket) or \$75 each month (\$900 per year) on his parking expenses. **That's like getting free parking for three months!**

How does it work?



Estimate your monthly expenses

Estimate your monthly transit and/or parking expenses and determine a monthly election that is right for you.



Funds are available after contribution

After your contribution is made to your account, you will have access to the funds. Contributions are loaded to your account every pay period. Much like your banking account, you cannot spend more than what is in your account each month.



Changing your contributions

You can adjust your contributions at any time.
**Request your changes directly through your HR/Benefits team. Please check with your employer if there are any restrictions/deadlines with submitting your changes.*



Pay and submit claims

Conveniently pay for eligible parking and/or transit expenses directly using your ASi Debit Card. For ASi plans without a debit card, use the WEX Cloud mobile app or online portal to submit a claim.

Accessing your benefits couldn't be easier!

Just swipe your ASi Benefit Card to pay for eligible parking and/or transit expenses. Funds will come directly from your commuter account, based on the amount of your monthly order. [Learn more.](#)

IMPORTANT! Some providers might not accept debit cards, but that's ok! You can also submit claims through the WEX Cloud online portal, mobile app, email, fax, or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule.



ASi is here for you!

We're committed to providing you with unparalleled customer service. If you have questions, we're here to answer them!

U.S.

100% US-based, live customer support

45 sec

If you have a question, you wait less than a minute to talk with a live ASi expert

2 days

Claims are turned around within 2 days to ensure you are reimbursed fast



Why should I enroll?

More money in your paycheck

The GoNavia commuter benefit lets you pay for qualified parking expenses on a pre-tax basis. The money you contribute to your account is not taxed, so you end up paying less in taxes and taking home more of your paycheck.

Save enough money to pay for three months of groceries

Employees spend an average of \$2,600 a year on their commute. With a commuter benefit account, you only pay \$1,820 for those same expenses—saving \$780 (assuming a tax rate of 30%). If you elect the full \$270/month, you save over \$900.

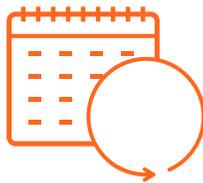
Rest easy knowing unused funds roll over month-to-month

As a month-to-month benefit, you can opt in and out of the benefit at any time based on your transit or parking needs for the upcoming months. If you don't use all of your funds within the month, the balance will automatically roll over to the following month as long as you are an active employee and remain eligible for the benefit.



\$2,600

AVERAGE COST TO
COMMUTE PER YEAR



Rollover

UNUSED FUNDS
ROLLOVER MONTH -
TO-MONTH



\$900+

AMOUNT YOU SAVE IS
EQUIVALENT TO THREE
MONTHS OF GROCERIES

Eligible commuter benefit expenses

The GoNavia Commuter Benefit covers your work-related public transit and parking expenses including, but not limited to:



Eligible Transit Expenses

- Busses
- Subways
- Trains
- Light rails
- Ferries
- Vanpooling fees
- UberPool
- Lyft Shared Rides

Eligible Parking Expenses

- Metered parking
- Daily/monthly fees for parking lots/ramps
- Park n' ride lots
- Parking at mass transit facilities

Ineligible Expenses

- Private carpool expenses
- Bridge and road tolls
- Gas/fuel expenses
- Residential parking fees
- Transit and parking expenses for spouses and dependents
- Non-work related transit and parking expenses



IMPORTANT! *Transit and Parking accounts are separate. You can participant in one or both depending on your employer. Be sure to check your employer's plan design to determine which accounts are offered.*



Bottom line

If you plan on spending any money out-of-pocket for transit or parking this year, a tax-advantaged benefit account will save you up to 30% on every expense.

Enroll today!

ASI
ADMINISTRATIVE
SOLUTIONS



a division of
 **navia**
benefit solutions