

TRANSIT SPENDING ACCOUNTS

Save Money on Public Transportation Expenses for Commuting to Work!

- ☀️ A Transit Spending Account (TSA) allows you to **set aside up to \$260 per month or \$130.00 per pay period on a pre-tax basis** from your paycheck to **pay for public transit** (e.g bus, light rail, train and subway) expenses you incur when commuting to work.
- ☀️ Sign-up for a TSA by going to www.keepingLAWell.com and establishing your account with our provider, WageWorks.
- ☀️ **Monthly passes can be purchased directly from the WageWorks website** and mailed to your home.
- ☀️ **Your transit costs are deducted from your TSA** – if your pass costs more than the balance in your account, you can use a debit or credit card to pay for any remaining balance.
- ☀️ For each month you have an active TSA deduction taken, you will (if eligible and upon election) **receive the City's transit match of up to \$50** (the match will be credited to your TSA account and does not require a separate reimbursement claim).

Contribute to Your Transit Spending Account

Set aside up to **\$260** per month (**or up to \$130.00 per pay period**) in your TSA.
Fee: \$1.50 per pay period

Direct Purchase Option

Once you have a balance in your TSA, you can place an order for a transit pass through the WageWorks website, at www.wageworks.com. **Your order is due by the 10th of each month** in order to **receive your pass before the 1st of the following month**.

"Commuter Card" Option

Once you have a balance in your TSA, you can request and load a Commuter Card with available funds. **You must inform WageWorks by the 10th of the month of any amount you want loaded for the following month**. The amount you request will be loaded by the 20th of the month, in order to be available for use the subsequent month.

EXAMPLES

Joe pays \$270 for a monthly train pass.

He sets aside **\$260** per month into his TSA beginning January.

Before February 10, he orders his **\$270** monthly train pass through WageWorks; **\$260** is deducted from his TSA balance and the remaining **\$10** is charged to his credit card.

WageWorks mails his pass to him by February 28, so he can begin using it in March.

In March, based on his January contributions, he receives a \$50 after-tax transit match on his paycheck from the City.

Mary spends at least \$100 a month in daily train tickets.

She sets aside \$100 per month into her TSA beginning January.

Before February 10, she goes online, selects Commuter Card under "Select Product" and indicates she expects to spend \$100 for transit in March. WageWorks mails her Commuter Card by February 28 and she makes her purchase using her Commuter Card.

In March, based on her January contributions, she receives a \$50 after-tax transit match on her paycheck from the City.

Special Notice Regarding "Pay Me Back" Option

IRS Revenue Ruling 2014-32 provides that effective December 15, 2015 the "Pay Me Back" reimbursement method will no longer be available as an option to pay for qualified transit expenses. TSA participants utilizing this election must cancel it by October 15, 2015. For further information, please call Commute Options at (213) 978-1634.

Learning More About the TSA

You may now increase your TSA up to \$260.00 per month.

The Transit Spending Account allows you to set aside up to **\$260 per month** or **\$130.00 per pay period** on a **pre-tax basis** to pay for public transit expenses, including bus, rail, train, and subway fares.

How it Works:



- Go to <https://www.keepingLAWell.com/> to get started. You can enroll for the program at any time.
- Select an amount to contribute from **\$20** to **\$260** per month.

- You can begin using your TSA once you see your deductions on your paycheck, and a balance shows in your WageWorks account.
- In most cases, transit passes and tickets (including reloads to a TAP card) can be purchased directly through the WageWorks website at: <https://www.wageworks.com/>. Purchase your transit pass/ticket by the **10th of the month** and it will be mailed to the address you indicate prior to the month they will be used. **Your TSA account will automatically be debited** the amount you select. You may also use your debit or credit card to cover the costs of a purchase if you have not yet accumulated enough in your TSA account at time of purchase.
- You can also purchase your transit pass(es) directly from the transit provider (e.g. from Metrolink or Metro) by choosing a Commuter Card to purchase transit passes that accepts the Commuter Card. However, you must **notify WageWorks before the 10th of the month how much you plan to load into your Commuter Card in the following month**. The amount you request will be loaded by the 20th of the month, in order to be available for use the subsequent month.
- A **\$1.50 administrative fee** will be deducted from each paycheck. This is a flat fee for any combination of WageWorks accounts – you will see only one fee whether you have a TSA and/or a Healthcare Flexible Spending Account, Dependent Care Reimbursement Account, or Parking Spending Account.

Things to Remember:

- You are not required to make your transit purchases in the month you make your contributions. **Funds can be accumulated and used whenever you wish. However, you cannot keep more than \$1,500.00 in either your WageWorks account or Commuter Card at any given time.**
- **Employees of LADWP, Airports and Harbor are not eligible to join this program.**
- There are **no “use it or lose it” provisions at year-end**. Funds are rolled over to subsequent years until you terminate from the City or transfer to DWP, at which point you have ninety (90) days to use your TSA funds before they are forfeited.
- For each month you have an active TSA deduction taken, you will (if eligible and upon election) **receive the City’s transit match of up to \$50** (the match will be credited to your TSA account and does not require a separate reimbursement claim).

This flyer is intended for general informational purposes only and is subject to change. For current and specific program information, please consult the WageWorks website, at www.wageworks.com or call 1-877-924-3967.

Did you know...

An employee spends over **five weeks** commuting each year

Up to **11.3% of salaries** are spent on single-driver commuting costs

In the Los Angeles area, an average of **64 hours** and **34 gallons of gas** are wasted in traffic each year.

For questions related to transit, please contact:



COMMUTE OPTIONS
(213) 978-1634

City Hall, Rm 867
200 N. Spring Street
Los Angeles, CA

Office Hours:
8 a.m. – 4 p.m.
Mon – Fri

Rev. 12/29/17