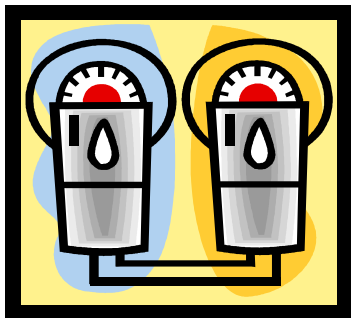


Commuter Account Plan



Do you park somewhere?

How do I file a claim?

CAP reimbursement claims are sometimes paperless! You may request reimbursement for eligible expenses on-line through the plan's website. Receipts are not always required.



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Commuter Account Plan Employee's Brochure

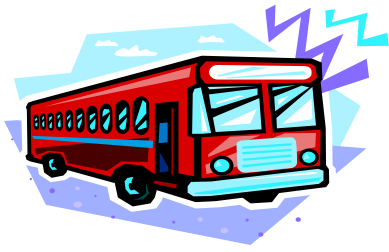


How do you get to work?

Offering Free Benefits to Employers and Employees Alike

www.totalben.com

Commuter Account Plan ("CAP")



*Do you take a bus
or train?*

What is CAP?

CAP is the Commuter Account Plan. It enables the use of "tax-free" dollars to pay for job-related commuting costs between the residence and place of work.

There are two types of plans:

- ✚ The **Transportation Account** covers mass transit or vanpooling expenses.
- ✚ The **Parking Account** covers expenses related to parking at or near work or parking at a mass transit facility used to commute to work.

How does it work?

You elect an amount to contribute to each account, not to exceed the IRS monthly maximum. Contributions are automatically deducted from your pay on a pre-tax basis. You can enroll, change or suspend contribution amounts at any time. Unused balances can be rolled over from month to month or year to year within the same account. You pay for your commuting expenses with personal funds and then file a claim for reimbursement.



Do you go by ferry?

What do I need to do?

To enroll in the plan you must elect a monthly payroll deduction

at least once. Plan carefully because IRS regulations do not allow unused funds to be returned. The plan does allow balances to roll forward. Enroll at the plan's website. The month after you enroll, your monthly election will begin to be deducted from your pay. You can change your election at any time and it will be effective the first of the following month.

What benefits are there to CAP?

Save on taxes. Typical savings can range from \$300 - \$1200 a year.

	With a CAP	Without a CAP
Monthly income	\$4,000	\$4,000
CAP contribution	(\$105)	\$0
Taxable income	\$3,895	\$4,000
Estimated taxes	(\$1,191)	(\$1,236)
Transit expense	\$0	(\$105)
Take-home pay	\$2,704	\$2,659
Annual savings	\$540	

Example intended to demonstrate a typical tax savings. Actual savings will vary based on your individual tax situation.