

San Francisco State University Pre-Tax Public Transportation Plan

The SFSU Pre-Tax Public Transportation Deduction Plan allows you to defer up to \$105.00 per month (2006 maximum deferral) to pay for public transportation expenses with pre-tax dollars. This pre-tax benefit is available only through payroll deduction for qualified public transportation as defined by the IRS and available in the bay area, e.g., bus, train, ferry. Deductions are taken from your pay before federal, state, Social Security, and Medicare taxes are calculated. Your taxable income is reduced, thereby reducing the taxable income reflected on your annual W-2 statement.

The SFSU Pre-Tax Public Transportation Deduction Plan will have no impact on your CalPERS retirement or on any other CSU-paid benefit. However, depending on your salary, your Social Security benefits at retirement may be reduced slightly, because you will have paid Social Security taxes on a lower wage. (For more information, you may wish to consult your tax advisor or financial planner.)

Commuter Check Direct is the program available for SFSU employee participation.

Eligible Employees

You are eligible to participate in the SFSU Pre-Tax Public Transportation Deduction Plan through Commuter Check Direct if you are faculty or staff covered by a collective bargaining agreement that provides the benefit or you are in an Executive, Management Personnel Plan (MPP), Confidential or other non-represented position. You must be in a position that can participate in the Plan through payroll deduction.

Enrollment and Effective Date of Participation

Enrollment is a 2-step process:

- 1) Complete a Payroll Deduction Authorization form (#CD-88) in the University Office of Parking and Transportation.
- 2) Enroll with Commuter Check Direct on-line at www.commutercheckdirect.com (instructions on back).

Enrollment must always be completed by the 1st of the month that precedes the month of service, i.e., by September 1 for an October 1 effective date. Your participation will continue from pay period to pay period unless you change your deduction amount or until you terminate participation or separate from SFSU employment. Remember, you must complete both steps of the 2-step enrollment process any time a change or termination of the plan is requested, and always by the 1st of the month that precedes the month of service. The University will process the payroll deduction and Commuter Check Direct will send personalized Commuter Checks directly to your home. You can redeem your voucher(s) for passes and tickets for bus, train or ferry. The University will cover administrative fees associated with the program.

For further assistance or answers to frequently asked questions, visit the Commuter Check Direct website www.commutercheckdirect.com or e-mail your question to info@commutercheckdirect.com. You may also call Commuter Check Direct at (800) 559-7909. *Please note, pre-tax public transportation plans are governed by rules set by the Internal Revenue Service (IRS) that supersede this brochure in the event of any discrepancy.*



Enrollment Instructions

Participation in Commuter Check Direct is easy, but it does require action on your part. This document will help you enroll. Please read it carefully.

When you defer pre-tax salary for transit, you will receive that money back as Commuter Checks. You can use your Commuter Checks to purchase transit tickets, passes or tokens on any transit provider in the San Francisco Bay Area. With this new program, your Commuter Check order will be conveniently mailed to your home address on the 20th of each month. You will then be able to redeem your Commuter Checks for fare media at any of hundreds of redemption locations for the following month.

With Commuter Check Direct, you are responsible for managing your own benefit. Do so by logging in to the company's user-friendly website 7 days a week, 24 hours a day. Enrollment is on a rolling basis, so if desired you could change your order every month. You don't have to login every month though, as your previous order will be brought forward automatically each service period.

Enrollment deadlines apply. Your enrollment must always be completed by the 1st day of the month that precedes the month of service. Upon initial enrollment, and if you ever alter your order or terminate your participation, you will need to file a CD-88 payroll deduction authorization form with the University Office of Parking and Transportation.

How to enroll in Commuter Check Direct:

- Submit the CD-88 payroll deduction authorization form with the University Office of Parking and Transportation.
- Go to www.commutercheckdirect.com. On the right side of the home page, click "First Time User".
- Input "SFSU" or "San Francisco State University" in the "Employer" field.
- Fill out all fields as prompted. You will be asked to verify that you have submitted a CD-88. Click the checkbox to verify that you have completed this step. Enter your personal information, and create a password for future access to the website. Click "Enter". You are now in the secure portion of the site.
- Click "Place Transit Order" to make your transit election. Follow the steps to complete your order (don't close your browser too soon!). If you complete the process successfully, you will receive a confirmation email. Look for that email so you'll know you have enrolled successfully. You're done.

Remember: Your election or any changes must be communicated in advance of the month of service. Similarly, any deduction you request will be taken in the month preceding the month of transit usage. When you enroll, or anytime you make a change, you will need to re-submit the CD-88 payroll deduction form in the University Office of Parking and Transportation.

Questions? Contact Customer Service: 800-559-7909 or info@commutercheckdirect.com

Welcome to the program! Don't forget to **login and start saving money!**