

NYS-Ride

A MONEY-SAVING
TRANSPORTATION BENEFIT
FOR NYS EMPLOYEES AND
A CLEANER NEW YORK



NYS-Ride is a benefit provided to New York State employees as a result of collective bargaining and is sponsored by the New York State Governor's Office of Employee Relations.

David A. Paterson, Governor

Gary Johnson, Director

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The New York State Governor's Office of Employee Relations (GOER), as a result of collective bargaining, is pleased to announce *NYS-Ride*, a program that allows New York State employees to pay for certain work-related transportation expenses on a pre-tax basis. *NYS-Ride* allows you to save money on your eligible public transportation costs. You pay for these expenses through pre-tax payroll deductions and save money each month.

NYS-Ride is sponsored by GOER and is administered by WageWorks, Inc. WageWorks purchases public transportation fare media (such as bus, subway and vanpool passes, and fare cards) from transit authorities — and you choose exactly what you need.

**"This is a great benefit.
And it's really easy to use.
Ordering my pass online is
simple and it's delivered to
my home each month.
No lines. No hassle."**



Riding the Bus to Work

With *NYS-Ride*:
\$60 a month

Without *NYS-Ride*:
\$100 a month

PROGRAM OVERVIEW

How You Save Money

When you make pre-tax purchases for your eligible commuting expenses through *NYS-Ride*, you save money each month because no federal, state, city income, social security, or medicare taxes are withheld from the amount you set aside, up to the current 2008 pre-tax maximum of \$115 per month allowed by the IRS.

Highlights of *NYS-Ride*

- ▶ You choose whether to use this program to pay for your eligible transportation expenses, with the flexibility to change your election each month if your needs change.
- ▶ You can order your monthly transit pass or vanpool voucher on the Internet or by calling WageWorks customer service toll-free number 1-866-428-7781 (TDD 1-866-353-8058).
- ▶ Your commuting costs are paid through convenient pre-tax payroll deductions that save you money each payday. If your commuting costs are higher than the pre-tax maximum of \$115 per month, the remainder is deducted on a post-tax basis.
- ▶ Your public transportation fare media (such as passes and fare cards) are conveniently mailed to your home address.
- ▶ You save time because you no longer have to wait in line to buy public transportation fare media (such as passes and fare cards) and there are no special vouchers to cash.
- ▶ By using public transportation, you help to reduce traffic congestion; sustain the quality of the environment by reducing air pollution, smog and greenhouse gases due to automobile emissions; conserve our nation's fuel supply and reduce our dependency on foreign oil; and contribute to a cleaner New York.

GETTING STARTED

If you take public transportation to work, chances are it makes sense to participate in *NYS-Ride*. Before we review the details of how it works, here is some general information about eligibility, pre-tax monthly limits, and what you'll see on your biweekly pay stub if you participate in *NYS-Ride*.

Eligibility

As a result of the recent collective bargaining agreements an expanded statewide *NYS-Ride* program will become available to employees of the Executive Branch and Unified Court System. If you are in an eligible negotiating unit and receive biweekly paychecks from the Office of the State Comptroller (OSC), you are invited to enroll in *NYS-Ride* beginning in July for an October 2008 pass. Check www.nysride.com or call WageWorks customer service at 1-866-428-7781 (TDD 1-866-353-8058) for a current list of eligible negotiating units.

Employees of Roswell Park Cancer Institute in an eligible bargaining unit may call WageWorks to determine eligibility and effective date of enrollment.

Before WageWorks will mail your monthly commuter pass, you must have sufficient funds in your account, as shown in the schedule on the right. This means that OSC must take at least two successive payroll deductions before WageWorks will order your commuter pass. If you are newly hired and in an eligible negotiating unit, you can participate in *NYS-Ride* once you begin receiving regular biweekly paychecks from OSC.

Employees working in one of the five boroughs of NYC and current participants in the pilot program will continue to be eligible to participate in NYS-Ride, regardless of negotiating unit.

Start Saving. Enroll Today!
Visit www.nysride.com
or call 1-866-428-7781 (TDD 1-866-353-8058)

GETTING STARTED

<i>NYS-Ride</i> PROGRAM ELECTION AND PAY SCHEDULE		
If you want to participate for the commuting month of...	Your election deadline is 11:59 P.M. Eastern Time (ET) on...	And you must have two successive payroll deductions to cover your order by this pay date...
October 2008	August 1, 2008	September 10, 2008
November 2008	September 1, 2008	October 8, 2008
December 2008	October 1, 2008	November 12, 2008
January 2009	November 1, 2008	December 10, 2008
February 2009	December 1, 2008	January 14, 2009
March 2009	January 1, 2009	February 11, 2009
April 2009	February 1, 2009	March 11, 2009
May 2009	March 1, 2009	April 8, 2009

Note:

1. Future elections and orders will continue in a similar pattern.
2. The election deadlines shown in this chart are for employees who use the *NYS-Ride* web site or automated telephone system that accepts elections for a limited number of public transportation providers, order changes, and order cancellations. If you wish to make, change, or cancel your election by speaking to a WageWorks customer service representative, you must call earlier than 8 p.m. on the workday on or before the first of the month — representatives are available until 8 p.m. Eastern Time except Saturdays, Sundays, and holidays.

GETTING STARTED

Pre-Tax Monthly Limits

If you enroll in *NYS-Ride*, you can use pre-tax payroll purchases to offset the following monthly commuting expenses:

Commuting Expenses	Monthly Pre-Tax Limit
Eligible Mass Transit or Vanpool Expenses	\$115 (IRS limit for 2008)

Note:

The monthly pre-tax limits in *NYS-Ride* will automatically increase in the future to reflect any increases in the IRS limits.

WageWorks will provide you with whatever you need for your commute (transit passes, etc.) even if the cost is over the pre-tax limit. If your monthly commuting expenses exceed \$115, WageWorks can purchase the remainder of your commuting expenses through post-tax payroll deductions. If you prefer and your transit agency accepts split payment, then you may make your post-tax purchase directly from your transit agency.

Biweekly Pay Stub Example

Here's an example of how the pre-tax and post-tax orders will look on your biweekly pay stub — this is for an employee who elects a \$150 train pass.

The train pass is over the IRS limit of \$115 for public transportation, so \$115 will be purchased pre-tax, and the remaining \$35 will be ordered post-tax.

If you order a train pass for August and it costs \$150, your monthly pre-tax and post-tax breakdown is...

Your monthly pre-tax and post-tax breakdown:

Description	Train Pass
Pre-tax	\$115
Post-tax	\$ 35

Your biweekly pay stub will show:

Description	Amount
<i>NYS-Ride</i> Pre-tax	\$57.50
<i>NYS-Ride</i> Post-tax	\$17.50

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GETTING STARTED

Eligible Expenses

Most of the costs you incur traveling from your residence to work, or from work to your residence, for public transportation (mass transit and vanpools) are considered eligible commuting expenses under *NYS-Ride*. Your commuting expenses must also represent your normal commute between your residence and your place of work.

► **Public Transportation (Mass Transit)**

Whether you commute by bus, subway, train, or ferry, it's likely that WageWorks coordinates with your mass transit provider. To find out which providers are available in your area, simply log on to www.nysride.com, select the Public Transportation option and purchase the fare media (such as bus, subway or rail passes, or fare cards) you use. WageWorks mails your fare media directly to your mailing address of record.

► **Vanpool**

If you use a vanpool to get to work, WageWorks can pay your vanpool provider directly. To find out if your vanpool provider participates, log on to www.nysride.com and select the Vanpool option. If you don't see your vanpool provider, just call WageWorks customer service.

► **Combination of Commuting Expenses**

We recognize that some employees may use a combination of fare media as part of their normal commute to work. If you have various expenses, you can use any combination of the options found on the *NYS-Ride* web site that meets your commuting needs.

► **Tell WageWorks If You Don't See Your Provider**

If your provider doesn't participate, notify WageWorks so they can explore establishing a relationship with them, which will make this program more convenient for you. Just call WageWorks customer service.

GETTING STARTED

Ineligible Expenses

The following transportation expenses are NOT eligible under the *NYS-Ride* pilot program:

- ▶ Parking
- ▶ Taxis
- ▶ Transportation in a personal car, personal van, or casual carpool
- ▶ Tolls
- ▶ Parking meters
- ▶ Traffic tickets
- ▶ Gasoline, maintenance, or repairs
- ▶ Auto lease payments
- ▶ Mileage or other costs you incur in operating a vehicle
- ▶ Gas money or similar expenditures paid to an individual in a carpool or to a friend who drives you to work
- ▶ Parking at a shopping mall or other location where you stop on your drive to or from your office
- ▶ Any amounts you claim as a deduction on your personal income tax return

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GETTING STARTED

Tax Savings Examples

How much can you save by participating in *NYS-Ride*? It depends on your household income and how much you pay each month in eligible commuting expenses. The following examples show the tax advantage of making a \$115 per month pre-tax purchase (\$1,380 per year) through *NYS-Ride*. Your savings will depend on your actual pre-tax contributions and tax rates.

New York State Employees

TAX SAVINGS				
	Example 1		Example 2	
	Without <i>NYS-Ride</i>	With <i>NYS-Ride</i>	Without <i>NYS-Ride</i>	With <i>NYS-Ride</i>
Family Income (After Exemptions & Deductions)	\$40,000	\$40,000	\$75,000	\$75,000
Pre-tax Commuter Purchase (12 months @ \$115)	\$0	-\$1,380	\$0	-\$1,380
Taxable Income	\$40,000	\$38,620	\$75,000	\$73,620
Minus Payroll Taxes	-\$9,090	-\$8,701	-\$19,045	-\$18,525
Commuter Expenses (Post-tax)	-\$1,380	\$0	-\$1,380	\$0
Your Income After Taxes & Expenses	\$29,530	\$29,919	\$54,575	\$55,095
Estimated Annual Savings*		\$389		\$520

* Savings shown are for illustrative purposes only. The examples assume 2008 tax rates. The taxpayer is married filing a joint return with 5 percent state and local income tax, 1.45 percent medicare tax, 6.2 percent Social Security tax, and a 15 percent marginal federal income tax rate for Example 1 and a 25 percent marginal rate for Example 2. Your actual tax rates may vary.

ENROLLING

How to Enroll

To ensure proper mailing of your fare media, make sure your mailing address of record is always up to date. Follow these easy instructions to enroll in *NYS-Ride* and make your public transportation or vanpool election.

- ▶ Visit www.nysride.com and click on FIRST TIME USER/REGISTER NOW. Fill out the required information.
 - ▷ Last name (15 character limit as shown on your biweekly pay stub)
 - ▷ Department ID (5-digit code, as shown on your pay stub)
 - ▷ Negotiating Unit (2-digit code, as shown on your pay stub)
 - ▷ Date of Birth (month/day)
 - ▷ Zip Code (of your home mailing address)
 - ▷ Last four (4) digits of your social security number
- ▶ Create your own username and password and ensure that your contact information is correct
- ▶ Read the User Agreement and Confirm your acceptance
- ▶ From the “Commuter Overview” page, select Place Commuter Order
- ▶ Select the Public Transportation or Vanpool option(s), choose your provider(s), and make your order(s)
- ▶ Confirm your election(s) to have the cost of the order(s) automatically deducted from your biweekly paychecks

If you don't have Internet access, call WageWorks toll free at 1-866-428-7781 to enroll. WageWorks customer service representatives are available from 8 a.m. to 8 p.m. Eastern Time (ET), Monday through Friday. Employees who are hearing impaired may contact WageWorks customer service through TDD at 1-866-353-8058.

If you attempt to enroll but are not recognized as eligible, you will be directed to call your agency personnel office.

WageWorks customer service can help with your order or answer questions about the program — just call the numbers shown in this section. WageWorks also provides you with the ability to send email to customerhelp@wageworks.com.

Start Saving. Enroll Today!
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ENROLLING

Election Deadline

You must make your public transportation or vanpool election(s) by the first of the month, two months before the commuting month. This deadline applies if you use the *NYS-Ride* web site or automated telephone system, which accepts elections for a limited number of public transportation providers, order changes, and order cancellations. If you wish to make, change or cancel your election, you must do so online by 11:59 p.m. by the first of the month or by telephone by 8 p.m. on the workday on or before the first of the month. Customer service representatives are available until 8 p.m. ET except Saturdays, Sundays, and holidays.

For example, to order your transit pass for the month of May, you will need to place your online order by 11:59 p.m. on March 1 or your telephone order by 8 p.m. on March 1. You will see both your pre-tax and post-tax purchases reflected on your biweekly paystub. A minimum of two payroll deductions will be taken before you receive your transit pass (*refer to the month-by-month NYS-Ride Election and Pay Schedule on page 5*).

By selecting *Every Month* as the frequency when you make your first order, you will automatically receive your mass transit fare media, vanpool voucher or pass every month until you make a change or miss a payroll deduction.

Changing Your Election

If your commuting expenses change because you move, transfer work locations, have extended travel plans, or have a change in your commuter costs, or you simply change your mind about your election, you can change your election accordingly.

Log on to www.nysride.com and enter your username and password if you wish to change your commuting election. Or, call WageWorks customer service toll-free at 1-866-428-7781 for help. Employees who are hearing impaired may contact WageWorks customer service through TDD at 1-866-353-8058.

Federal regulations require that elections be made on a prospective basis. Changes or cancellations must be made by the first of the month, two months before the benefit month.

Remember, each month there is a deadline for elections. You must make any changes or cancellations online by 11:59 p.m. by the first of the month or by telephone by 8 p.m. on the workday on or before the first of the month, as described in the Election Deadline section above. The last election(s) you make before the deadline will be the election(s) used to make your purchase(s). For example, if you want to change or cancel your election for the October 2008 commuting month, you must do so by August 1, 2008.

ENROLLING

Confirmation Statements

Every month, even if your election remains the same, you'll receive a confirmation email statement of your participation in *NYS-Ride* sent from WageWorks to the email address of your choice. The statement will list your public transportation or vanpool election(s) and amount(s), and remind you of the deadline for any changes for the upcoming commuting month. If you do not have an email address, WageWorks will fax or mail you a confirmation statement and each quarter WageWorks will mail you a reminder statement. You can also call WageWorks customer service toll-free at 1-866-428-7781 to confirm your election. Employees who are hearing impaired may contact WageWorks customer service through TDD at 1-866-353-8058.

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PAYMENT OPTIONS

If You Use Public Transportation

Once you've registered with WageWorks, simply elect the bus, subway or rail passes, fare cards, or other fare media you want. The entire cost will be purchased through payroll deduction each month (refer to the month-by-month *NYS-Ride* Election and Pay Schedule on page 5). Any amount up to the monthly pre-tax limit of \$115 will be purchased pre-tax so you save money, and the remainder will be purchased on a post-tax basis. Deductions will be taken from the first two paychecks of the month to pay for your fare media, which will be mailed directly to your address of record. Your order will arrive before the month that you need to use it. You do not pay any postage or handling fees.

If You Use a Vanpool

Using WageWorks, you can buy your vanpool voucher or pass directly. The IRS considers vanpool purchases to be public transportation (see the IRS vanpool definition below). Any amount up to the monthly pre-tax limit of \$115 (combined with public transportation expenses) will be purchased pre-tax so you save money, and the remainder will be purchased post-tax. Your vanpool voucher or pass will be mailed directly to your address of record and will arrive before the month that you need to use it. You do not pay any postage or handling fees.

The IRS definition of a vanpool, in order to be considered public transportation and eligible under *NYS-Ride*, is as follows: The vanpool must have seating for six or more adult passengers; 80% of the mileage must be for transporting employees, and 50% of the seating capacity must be used for transporting employees. Any other arrangement that does not meet this requirement, such as a carpool, is not eligible as public transportation under *NYS-Ride*.

Direct Payment for Public Transportation or Vanpool

If your public transportation or vanpool has an agreement with WageWorks and you elect direct payment, WageWorks will pay your provider directly, either electronically or with a check, before your commuting month.

WageWorks Commuter Card

The WageWorks Commuter Card is a permanent stored value card, or "electronic voucher," that can be used to make purchases at participating ticket vending machines and works just like a traditional credit card or debit card used at those same machines. You determine how much to put on the card each month and any unused balance remaining on the card carries forward for future use.

FREQUENTLY ASKED QUESTIONS

General

► When is the deadline for making purchases?

You must make your public transportation or vanpool election(s) by the first of the month, two months before the commuting month. This deadline applies if you use the *NYS-Ride* web site or automated telephone system, which accepts elections for a limited number of public transportation providers, order changes, and order cancellations. If you wish to make, change, or cancel your election, you must do so online by 11:59 p.m. by the first of the month or by telephone by 8 p.m. on the workday on or before the first of the month. Customer service representatives are available until 8 p.m. ET except Saturdays, Sundays, and holidays.

► Can I sign up to get my transit pass or vanpool voucher purchase automatically without re-ordering my pass from WageWorks every month?

Yes. By selecting *Every Month* as the frequency when you make your first purchase, you will automatically be signed up to receive your mass transit fare media, vanpool voucher or pass every month until you make a change or miss a payroll deduction.

► How will I pay for my commuting expenses?

When you enroll in *NYS-Ride*, your eligible commuting expenses will be paid on a pre-tax basis through your biweekly paychecks, up to the IRS \$115 monthly limit for public transportation. You will receive a minimum of two payroll deductions before WageWorks will mail your order (*refer to the month-by-month NYS-Ride Election and Pay Schedule shown on page 5*). If you have commuting expenses that exceed the monthly IRS limit of \$115, the difference will be paid on a post-tax basis.

► What if I miss the deadline?

If you make, change, or cancel your election online after 11:59 p.m. on the first of the month, it will simply be considered as an election by the next deadline. For example, if you order a pass on August 2, your election will become effective for the transit pass you will receive for November.

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FREQUENTLY ASKED QUESTIONS

► **If I've made an election, can I make changes or cancel my election up to the deadline?**

Yes. You must make any changes or cancellations to your public transportation or vanpool purchases online by 11:59 p.m. by the first of the month, two months before the commuter month (*unless you prefer to speak to a customer service representative, as explained in the first question*). The last election(s) you make before the deadline will be the election(s) used to make your order(s).

► **Why can't I make changes after the deadline?**

Federal regulations require that elections be made on a prospective basis. Changes or cancellations must be made by the first of the month.

► **I've registered but there aren't any elections in My Account. Why?**

After you register with WageWorks, the next step is to select the type of public transportation or vanpool that you use. On the "*Commuter Overview*" page, click on *Place Commuter Order*; on the "*Select Benefit*" page, click on *Public Transportation* or *Vanpool*; and follow the instructions. After you have completed your selections, you will see a summary of your elections under "*Account Dashboard*."

► **What if my commuting costs or patterns change?**

Under *NYS-Ride* you are always free to change your participation during the year. For example, if you move, transfer to another work location, or your commuter costs change, you may have the need to adjust your commuter purchases. You can make changes through www.nysride.com. All online changes must be made by 11:59 p.m. by the first of the month, two months before the commuting month.

► **What if I have a change of address?**

If you have a change of address, simply make the change in your online profile or by calling customer service.

► **What happens in a three-pay period month?**

The Office of the State Comptroller (OSC) will take equal deductions from your biweekly paycheck to cover the cost of your transit pass. In three-pay period months, OSC will take deductions from the first two paychecks and no deduction from the third. This is not considered a "missed deduction."

FREQUENTLY ASKED QUESTIONS

► What if I go on leave without pay or miss a payroll deduction?

If you miss a deduction for any reason other than described above for three-pay period months, your participation in *NYS-Ride* will be terminated. When you return to the payroll, you can reactivate your participation online or by calling customer service.

► Who should I contact if I have further questions about *NYS-Ride*?

For more information on how *NYS-Ride* works, contact WageWorks directly. You can call toll free to 1-866-428-7781. Employees who are hearing impaired may contact WageWorks customer service through TDD at 1-866-353-8058. You also can send email to customerhelp@wageworks.com.

Commuter Card

► What is the WageWorks Commuter Card?

The Commuter Card is a permanent stored value card, or “*electronic voucher*,” that can be used to make purchases at transit agency ticket vending machines and works just like a traditional credit card or debit card used at those same machines. You determine how much to put on the card each month and any unused balance remaining on the card carries forward for future use.

► How do I fund my Commuter Card?

The Commuter Card is funded by payroll deduction. The card is funded between the 19th and the 25th of the month prior to the benefit month. Any unused funds will remain available for future use and roll over from month to month. This is the only commuter option that will remain after termination of employment. The Commuter Card funds will remain on the card until the expiration date, (three years from issue) or the funds are exhausted. The card is not transferable between employers and has a maximum balance limit of \$2,500.

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FREQUENTLY ASKED QUESTIONS

► Where can I use the Commuter Card?

You can use the Commuter Card to purchase tickets at ticket vending machines of many transit providers throughout the state, which include: MTA, NJ Transit, NY WaterWay, CDTA, Adirondack Trailways, Niagara Frontier, and Amtrak. The WageWorks web site includes a full list of providers where you can use this new transit benefit purchase option, or call customer service at 1-866-428-7781 (TDD 1-866-353-8058) and a representative will supply you with this same information.

► Do I have to do anything once I receive my Commuter Card in the mail?

Yes. You must activate your card prior to use. There is an activation sticker on the front of your card that states: "Your new WageWorks Card requires activation. Please call toll-free 1-800-640-5071. You must activate the card in order to use it."

► What happens if my Commuter Card is lost or damaged?

If your Commuter Card is ever damaged or lost and you need to purchase a pass out-of-pocket, the reimbursement for that expense is guaranteed up to the available balance on the card. Also, the MTA has an insurance program for customers who purchase their 30-day MetroCard with the Commuter Card. If you lose your 30-day MetroCard, the MTA can deactivate the card and refund a pro-rated portion of your unused card back to your Commuter Card to purchase a new MetroCard. This insurance program is only available for the 30-day MetroCard. More information is available at <http://www.mta.info/metrocard/insurance.htm>

► What if my Commuter Card account balance doesn't cover the cost of a transaction?

If the account balance is not sufficient to cover the transaction amount, the transaction will be declined through the credit card network at the point of purchase. You will need to use another form of payment to complete this transaction.

► What happens to my Commuter Card balance if my commuting pattern changes or I go on vacation?

If your commuting pattern changes at different times of the year (for example, during the summer months or when you go on vacation), you may find the flexibility of the Commuter Card attractive because you can use the card to purchase different fare options depending on your commute. Any balance you don't use in a month stays on the card for use in a future month.

FREQUENTLY ASKED QUESTIONS

► Can I use my Commuter Card for purchases other than transportation?

The Commuter Card is a limited use card; there are restrictions on where, when, and how the card can be used for payment. The restricted use option ensures that the card can only be used to pay for commuter expenses and cannot be used to pay for products and services that are clearly not eligible for payment from a Commuter Benefits Account. If the card is being used at an unapproved merchant, the transaction will be declined through the credit card network at the point of purchase. You will need to use another form of payment to complete this transaction.

► How do I switch my current order to the Commuter Card?

If you would like to learn more about the Commuter Card or consider switching your current order to the Commuter Card for an upcoming benefit month, please log into your account at www.nysride.com or call 1-866-428-7781. Employees who are hearing impaired may contact WageWorks customer service through TDD at 1-866-353-8058.

► What are the benefits to using the Commuter Card?

Flexibility, Protection, and No Monthly Mailing

- ▷ **Flexibility:** Unused funds remain on the Commuter Card until the expiration date allowing for greater flexibility and control of pre-tax funds. Mailing passes and waiting for account credit is eliminated.
- ▷ **Protection:** If your Commuter Card is ever damaged or lost and you need to purchase a pass out-of-pocket, the reimbursement for that expense is guaranteed up to the available balance on the Commuter Card.
- ▷ **No Monthly Mailing:** The Commuter Card does not require monthly mailing. The card is mailed once and does not expire for three years.

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FREQUENTLY ASKED QUESTIONS

Public Transportation and Vanpool Vouchers or Passes

- ▶ How and when do I receive my public transportation fare media, such as bus, subway, or rail passes, fare cards, or vanpool vouchers or passes?

Your fare media or vanpool vouchers or passes will be mailed directly to your address of record and will arrive before the end of each month. You do not pay postage or handling fees.

- ▶ What if I don't receive my fare media or vanpool vouchers or passes?

In the unlikely event that your fare media or vanpool vouchers or passes do not arrive before the first of the month, contact WageWorks at 1-866-428-7781. Employees who are hearing impaired may contact WageWorks customer service through TDD at 1-866-353-8058. *You must contact customer service to report the missing order within the first three business days of the month.*

- ▶ What if my fare media or vanpool vouchers or passes arrive but then are misplaced or lost?

If you receive and then misplace or lose your fare media or vanpool vouchers or passes, WageWorks cannot replace them. You will need to purchase replacements on your own, on a post-tax basis. However, WageWorks Commuter Cards are replaceable at any time if they are lost or stolen.

Other Questions

- ▶ Under *NYS-Ride*, does New York State pay for my public transportation?

No. Under *NYS-Ride*, you continue to pay for your public transportation. The program provides you with the opportunity to pay for these items, up to IRS limits, with pre-tax wages, similar to the NYS Flex Spending Account and the pre-tax payment of health insurance premiums. Any amounts above the pre-tax limits that you elect will automatically be purchased through your biweekly deductions on a post-tax basis.

- ▶ What about alternative ways of getting to work?

Other than parking, which is not covered by *NYS-Ride*, IRS regulations do not provide tax benefits for employees who use alternative means to get to work (such as biking or walking).

FREQUENTLY ASKED QUESTIONS

► **Will my participation in *NYS-Ride* affect my employee benefits?**

Depending on your income, you may receive a slightly lower social security benefit at retirement because of your *NYS-Ride* pre-tax contributions. *NYS-Ride* elections reduce the earnings reported to the Social Security Administration. Therefore, the *NYS-Ride* reduction of social security taxes could slightly reduce social security benefits for people below the social security wage maximum (\$102,000 in 2008).

NYS-Ride elections do not reduce contributions or benefits under your retirement plan, life insurance, or Medicare.

► **Can I make commuter purchases if I retire, resign, or terminate my employment with the State?**

NYS-Ride is a commute-to-work program. If you retire, resign, or terminate your employment with the State, you cannot make an election and no further purchases will be processed for you. Any mass transit fare media, vanpool vouchers, or passes you already purchased before you left State employment will be provided as scheduled, but you cannot receive a refund for any purchase that you are unable to use.

*“With *NYS-Ride*, I’m paying only \$35 for my \$60 pass. I always get my new pass in the mail before I need it. How wonderful is that!”*

Start Saving. Enroll Today!
Visit www.nysride.com
or call 1-866-428-7781 (TDD 1-866-353-8058)

ENROLL IN *NYS-RIDE*

A GREENER POCKET = A GREENER NEW YORK

Help Improve the Environment by Using Public Transportation

- ▶ By using public transportation, you help to reduce traffic congestion; sustain the quality of the environment by reducing air pollution, smog and greenhouse gases due to automobile emissions; and conserve our nation's fuel supply and reduce our dependency on foreign oil.
- ▶ When you use public transportation for your commute, you can regain productive time previously spent on congested roadways and contribute to excellence in the State of New York's environmental stewardship. You save money by reducing the wear and tear and operating expenses on your own vehicle.
- ▶ Nationwide, emissions from motor vehicles represent the largest contributor of toxic substances in the air. These substances are pollutants known or suspected to cause cancer or other serious health or environmental effects. They include hydrocarbons, particulate matter, carbon monoxide, nitrous oxides, and carbon dioxide. Emissions from motor vehicles are also the primary source of ozone-depleting pollutants.
- ▶ The Environmental Protection Agency estimates that for every gallon of gasoline burned by a motor vehicle, 20 pounds of carbon dioxide are released into the atmosphere. The average American uses 570 gallons of gasoline per year, resulting in the emission of 11,400 pounds of carbon dioxide per person. The gasoline saved by a commuter who uses public transportation just once a week can reduce emissions by more than one thousand pounds per year.

NYS-Ride is administered by **WageWorks®**

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