Don't Miss Out on 'your company name here''s Commuter Tax Benefit

Available for All Employees

Meet Susan...



- An employee of XYZ Corporation
- In the 25% Federal Income Tax Bracket
- Rides BART to work

By deducting the \$265* maximum for her BART fare from her pre-tax earnings, Susan saves \$83 per month or \$996 per year.

How **Susan** benefits from the pre-tax option:

- Saves money on her monthly BART pass
- Enjoys the convenience of getting her pass at work
- Is reminded monthly that her employer is providing her a benefit

How **'your company name here'** benefits from giving Susan a pre-tax option:

- Provides a visible and valued employee benefit at minimal cost
- Enhances Susan's wage and benefits package
- Saves on FICA taxes
- Offers a benefit that is simple to set up and manage

Federal Income Tax Brackets		10%		15%		25%		40%	
Monthly Vanpool/Transit Costs		\$130	\$265	\$130	\$265	\$130	\$265	\$130	\$265
Federal Income Tax Savings (annual)		\$156	\$318	\$234	\$477	\$390	\$796	\$620	\$1,265
FICA Savings (annual)	Social Security*	\$97	\$190	\$97	\$190	\$97	\$190		
	Medicare	\$23	\$44	\$23	\$44	\$23	\$44	\$23	\$44
State Income Tax Savings** (annual)		\$199	\$199	\$199	\$199	\$199	\$199	\$199	\$199
Total Annual Employee Savings		\$475	\$751	\$553	\$910	\$709	\$1,229	\$842	\$1,508

Don't Miss Out! It's a Win, Win for You and for the Company! Sign Up Now by contacting XXX, at XYZ Company.

*The Social Security tax is currently imposed on the first \$132,900 (in 2019) of an employee's income. Therefore, employees whose annual salary exceeds \$132,900 will not experience any Social Security savings.

**Assumes a 6.5% average state income tax bracket.



The Bay Area Commuter Benefits Program is a partnership led by the Metropolitan Transportation Commission and the Bay Area Air Quality Management District. (December 2018)