

The Jewish Community Federation

“Small Company Makes Big Impact on Environment with Commuter Benefits”

In the eco-conscious San Francisco Bay Area, many of The Jewish Community Federation (JCF)'s 125 employees use public transportation to commute. For some it's a 10 minute ride on the bus, for others it's a lengthier commute involving driving and taking the train or taking a bus to the ferry and then getting on another bus to get to the office. Still many see the value of using their vehicles sparingly as a part of their daily commute in an effort to help protect the environment. Plus, with every ride JCF employees are saving money.

JCF HELPS EMPLOYEES SAVE – MONEY AND THE ENVIRONMENT

With many employees commuting from around the Bay Area using multiple modes of transportation, JCF offers its employees a tax-free commuter benefit through the Commuter Check program offered by Accor Services USA to offset this cost. The program allows them to take advantage of the federal tax incentive (Section 132(f)) which allows employees to designate pre-tax deductions of up to \$115 per month for transit and up to \$220 per month for parking. In return, employees receive Commuter Check vouchers to pay for their commute. In the San Francisco Bay Area, both regular and occasional transit riders can use Commuter Check vouchers to buy tickets, tokens and passes for buses, trains and ferries, such as BART High Value Tickets and Muni's monthly Fast Pass as well as to pay monthly vanpool fares.

“The beauty of this kind of ‘tax break’ is four-fold: as a company you help protect the environment by encouraging public transit use for commuting and you save money on payroll taxes; as an employee

you contribute to a cleaner environment by taking public transit to commute and you save money on payroll taxes. It's a win all around,” said JCF's Retirement and Benefits Administrator Kerry Evensong. “What's more, the savings is immediate. Most tax breaks don't yield savings until you file your return. With this, the company and the employees are saving with every paycheck.”

With the commuting expense being taken out before taxes, commuters typically receive 40 percent or more in after-tax value, while employers save 10 percent or more in payroll-related costs.

COMMUTER CHECK KEEPS PACE WITH TRANSIT SYSTEM CHANGES

Another unique way Chronicle Books Evensong continues, “What's also really nice about Commuter Check is that they work to maintain relationships with the local transit operators to ensure that our employees can use whatever public transit mode they desire. This ensures that our employees can continue to take advantage of the benefit even if circumstances change.” For example, Commuter Check vouchers can even be used to pay for the area's newest fare system, TransLink®, a reloadable smart card that can be used to pay transit fares on various Bay Area transit systems.

ADMINISTRATIVE EASE

More than half of JCF's employees in its six offices in the Bay Area participate in the Commuter Check program and use some form of public transit to commute. Because JCF offers the Commuter Check



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- Kerry Evensong
JCF's Retirement and
Benefits Administrator

Direct program, JCF employees simply order their vouchers online. Vouchers are then mailed directly to their desired address each month while the appropriate pre-tax payroll deduction takes place automatically.

LITTLE EFFORT, BIG IMPACT

By the EPA estimate that each commuter uses 1.5 gallons of gas per day, with even just half of its employees using public transportation to commute each week, JCF and its employees are making a tremendous difference – saving more than 93 gallons of gas each day. Commuting five days a week, this could add up to more than 23,000 gallons per year – a significant impact for such a relatively small group of people.

ABOUT JEWISH COMMUNITY FEDERATION

The Jewish Community Federation (JCF) is a non-profit organization that fundraises for and supports Jewish organizations, agencies, programs and services — locally, in Israel and around the world. In the San Francisco Bay Area, it covers the local community including San Francisco, Marin and Sonoma Counties and the Peninsula. The JCF has offices across the Bay Area in San Francisco, Los Altos, Foster City, San Rafael, and Santa Rosa, and in Jerusalem, Israel.

ABOUT COMMUTER CHECK BENEFIT SOLUTIONS

Commuter Check Benefit Solutions is a transit and parking voucher program that allows companies to take advantage of the Qualified Transportation Fringe Benefit, a federal tax incentive for employees and employers alike. Also known as IRS Code Section 132(f), the incentive allows employees to set aside up to \$110 per month pre-tax for transit benefits and \$215 per month pre-tax for parking benefits. In effect, employees can pay commuting and parking expenses with tax-free dollars

without increasing overall compensation costs for employers. In fact, employers actually save on payroll taxes with every participating employee. For employees, this could equate to more than \$1,500 in annual tax savings and employers can save eight to ten percent on payroll taxes.

ABOUT ACCOR SERVICES USA

Accor Services USA is a leader in innovative employee benefits solutions and premier provider of national commuter benefit programs: Commuter Check Benefit Solutions, a nationwide transit and parking voucher program sold directly to employers; and Wired-Commute, a program for private labeled commuter benefits sold through third party administrators. Its mission is to make tax-free commuter benefits a staple in employee benefits packages throughout the American workplace – while helping protect the environment.

THE BENEFITS OF COMMUTER CHECK BENEFIT SOLUTIONS

ACCOR SERVICES USA'S COMMUTER CHECK BENEFIT SOLUTIONS HELP EMPLOYERS OF ANY SIZE TAKE ADVANTAGE OF THE FEDERAL TAX CODE (SECTION 132) THAT ALLOWS EMPLOYERS TO PROVIDE BOTH SUBSIDIZED AND NON-SUBSIDIZED TAX-FREE TRANSIT, VANPOOL AND PARKING BENEFITS TO EMPLOYEES. COMPARED TO TRADITIONAL SALARY INCREASES OR BONUSES, COMMUTER CHECK PROVIDES SUPERIOR AFTER-TAX VALUE. EMPLOYEES RECEIVE THE COMPLETE VALUE, WITHOUT HAVING INCOME TAX, FICA AND MEDICARE DEDUCTED. EMPLOYERS SAVE FICA PLUS DISABILITY, UNEMPLOYMENT, WORKMAN'S COMPENSATION AND OTHER PAYROLL-LINKED COSTS.

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