

At a time when spiraling costs and increasing government regulation make expanding employee benefit plans an unwelcome probability, transportation plans administered by Benefits Design Group, Inc. can save, rather than cost, the employer valuable time and money.

We provide a simple and easy-to-understand format for set-up and follow through. This allows the employers to do what they do best – manage their business!

If problems arise, our Client Service Department is equipped to solve them in a concise, friendly manner.

**Benefits
Design
Group, inc.**

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***Please contact us at our toll free number
for an application.***

10/09

Benefits Design Group, inc.

Section 132 Transportation Plans



Plan Definition

IRC Section 132 Transportation Plan allows employers to deduct certain transportation expenses at 100%.

Employees may payroll deduct amounts for parking and van pooling within the monthly limits. Employees save state, federal, and FICA payroll tax deductions and permanently reduce their W-2 wages.

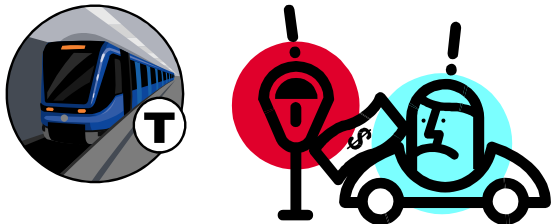
The plan provides 100% tax deductibility for:

- ◇ Parking Fees (\$230/month)*
- ◇ Van Pooling/Transit (\$230/month)*
-Transit is temporarily increased to the same level as the Parking limit through 12/31/10 due to provisions in ARRA.

Transportation Plans have no tax filing or discrimination testing requirements.

Employee reimbursements work in a similar manner to a Section 125 Plan's Dependent Care Account. An employee's reimbursement is never greater than the account balance. No use-it-or-lose-it law applies, unless employment terminates prior to using the accumulated balance. Any unused balance rolls forward to the next plan year.

The plan allows you to participate without changing your employee transportation methods.



***Limits based upon Year 2010 amounts.**

How The Plan Works:

- ◇ Complete Transportation Plan Design Checklist
- ◇ Determine eligibility requirements for participants
- ◇ Set up employer-employee funding options
- ◇ Distribute and collect employee election forms
- ◇ Pay administration fees monthly
- ◇ No tax forms to prepare
- ◇ Employees file claims with Benefits Design Group, Inc.
- ◇ The plan will stay in force until specifically cancelled



Benefits Design Group, Inc. Provides:

- ◇ A plan designed to your specifications
- ◇ A formal adoption agreement of plan parameters
- ◇ Assistance in setting up employer-employee funding arrangements
- ◇ All necessary forms and information regarding employee participation and reimbursement requests
- ◇ A toll-free number to respond to questions
- ◇ Maintenance of all account records
- ◇ Verification of expenses
- ◇ Year-end summary of benefits