

Make it easier for your employees to get to work

Aetna Transit Reimbursement Account

Pretax accounts for your employees mean payroll tax savings for you

What is a TRA?

Transit Reimbursement Accounts (TRAs) — enabled through IRS Tax Code Section 132(f) — are employer-sponsored, pretax accounts that employees can use to pay transportation and parking expenses for the purpose of commuting to and from work. Employees can set aside up to \$110 per month for mass transportation and \$215 per month for parking (totaling \$3,900 annually as of 2007) with pretax dollars.

The parking portion of TRAs are set up as reimbursements. Employees voluntarily set aside funds and then draw them out as needed. For transportation, participants get tax savings by ordering transportation cards or checks through the Aetna TRA.

Start an Aetna TRA in five easy steps

1. *Select which employees will receive the benefit.*

Discrimination testing is not required, and you can offer this benefit to all or select employees.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies including Aetna Life Insurance Company and its affiliates.

Information subject to change. For more information about Aetna plans, refer to www.aetna.com.

2. *Decide who will fund the account.*

Although typically fully funded by employees, employers can make the total contributions, a portion of it, or match the employee's (up to the maximum amount).

3. *Determine eligible expenses.*

Funds can be used for any transit and parking expenses associated with an employee's workplace (e.g., daily parking expenses, transit passes/fare card, vanpool [6+ passengers])

4. *Create plan document.* We will help design a plan document to serve as your guide to explaining and administering the benefit.

5. *Offer enrollment for employees.* We'll provide you with easy-to-understand employee communication materials.

Aetna TRA advantages

- Reduces amount of payroll taxes paid
- Not subject to ERISA and filing Form 5500
- Enhances employee benefits package
- Reduces taxable income
- Increases employee spendable income
- Balances can be rolled over



Offer an Aetna TRA and save! Contact your Aetna representative or broker.

FOR BUSINESSES WITH
2 TO 299 EMPLOYEES

We want you to know[®]



www.aetna.com