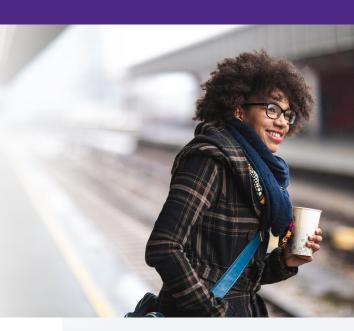
COMMUTER

Transit and Parking Benefits

Your commuter benefits enable you to use pre-tax money to pay for qualified transit and parking expenses.





SAVE POTENTIALLY HUNDREDS EVERY YEAR

For 2020, the IRS allows eligible spending up to \$270 per month on transit and \$270 per month on parking—totaling \$6,480 each year. If we assume a 30 percent effective tax rate, 1 you're looking at a potential total tax savings of \$1,944 per year.

\$540/mo.

max monthly eligible spending \$1,900+

potential annual tax savings



START SAVING IMMEDIATELY

Unlike other tax-advantaged benefits, you can activate commuter benefits any time. No need to wait for open enrollment. Pause, change, or update your benefits whenever you want.

The best part: There's no use-it-or-lose-it when it comes to commuter funds.2

SAY GOODBYE TO HASSIF

Just log in, make selections and place your order. The cost of your order will be automatically deducted from your paycheck.

- Send payments directly to your parking provider
- · Get monthly transit passes or tickets mailed to your home
- · Get reimbursed for eligible out-of-pocket parkingexpenses
- · Load funds onto your smart card or debit card3

GO YOUR OWN WAY4

- Bus
- Ferry
- Train
- Subway
- Parking

Enroll today. Talk to your benefits team.

HealthEquity.com/wageworks 877.924.3967

Your actual tax savings will vary. Estimate for illustrative purposes only

²Conditions apply. Member must remain employed with organization that continues to sponsor commuter benefit.

³Availability of debit card is dependent on your plan. Please review your organization's commuter materials for more information.

⁴Eligible expenses may vary by plan design. Your employer determines which expenses are eligible for reimbursement. Please review your commuter materials carefully and consult your benefits team for a full list of eligible expenses.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions Copyright @ 2020 HealthEquity, Inc. All rights reserved. OE HQY WW COM Commuter Transit Parking July 2020