

QUICKSTART GUIDE

Your Commuter Express Program

**At-a-Glance**

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Questions

**Welcome to saving smart.
Welcome to HealthEquity.**

Your Commuter Express program is sponsored by your employer and brought to you by HealthEquity — a leading provider of consumer-directed benefits solutions.

Register online now!

If you haven't registered online yet, please do so today. To register, just visit www.healthequity.com/wageworks, select "LOG IN/REGISTER" and then "Employee Registration." You'll need to answer a few simple questions and create a username and password.

Questions?

HealthEquity makes it easy for you to get the help you need now. Please call us at 877.924.3967 or visit the Support Center at www.healthequity.com/wageworks where you will find answers to frequently asked questions, important forms, videos and other useful resources.

Welcome to HealthEquity. Keep your savings rolling.

Congratulations on enrolling in the commuter express program sponsored by your employer and brought to you by HealthEquity. No matter where you park on the way to work, you'll park smart. The program makes it easy to save on taxes and enjoy convenient automatic payment features.

This Guide will give you the information you need to order parking payment, get reimbursed for your parking expenses, get help and more.

Your Commuter Express: The Essentials

- **Enrolling for Your Benefits.** There are two key steps to participate in the HealthEquity program:
 - Elect your monthly contribution with your employer.
 - Place your commuter order online at www.healthequity.com/wageworks.
- **Deadlines.** The cutoff for placing, changing or canceling a commuter order at www.healthequity.com/wageworks is always the 10th of the month prior to the benefit month. For example, October 10 is the deadline for November orders. Your employer will notify you of the deadline for making updates to your payroll deduction. If you live in the greater New York metropolitan area and ride the Long Island Rail Road or Metro-North Railroad, the cutoff for these two transit operators is the 4th rather than the 10th.
- **Order Confirmation.** HealthEquity will send you an email each month to confirm your commuter order for the upcoming benefit month.
- **HealthEquity Commuter Card.** The HealthEquity Commuter Card works just like a credit card and can be used to pay for your commuting costs at select providers in your area.
- **Pay Me Back.** If you don't pay on a monthly basis or your parking garage doesn't accept credit or debit cards, select this option, then use a Pay Me Back form to get reimbursed.
- **Changing or Canceling Your Order.** You can change or cancel your commuter order for any month. The change or cancellation must be done by the 10th of the month prior to the benefit month. Log in to your account at www.healthequity.com/wageworks to change or cancel your order. All changes to your election (payroll deduction) must be done through your employer or employer's benefit administrator.
- **Contribution Limits.** There is a limit to how much you can save with this program. The IRS rules that govern the program have monthly tax-free maximums. Please visit your online account for more information.
- **Lost, Late or Defective Pass.** In the unlikely event that your pass does not arrive before the first of the month or if your pass is defective, contact our customer service department between the first and third day of the month at 877.924.3967.

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Managing Your Account

Register to use the HealthEquity website

Register at the HealthEquity website to access account information, or to change or cancel your commuter order.

1. Go to www.healthequity.com/wageworks and click “Log in/ Register” and select “Employee Registration”.
2. Enter the information requested so we can identify you.
3. Review the User Agreement and confirm your acceptance.

Order your public transportation pass

Tell us which pass you need and we'll deliver it to your home each month.

1. Click on “Place Commuter Order.”
2. Choose “Transit.”
3. Select your service provider and pass.
4. Select “Every Month” to repeat this order automatically each month unless you change or cancel your order.
5. Select “Manage Calendar” to select benefit months you wish to receive your order.
6. Select “One Time” if you prefer to log in again whenever you'd like to order more. Then complete your order.
7. Confirm or update contact information.
8. Place your order.

Order your vanpool benefit

Tell us which vanpool you ride in and we'll either deliver a voucher to your home each month, pay your vanpool provider directly or reimburse you for your vanpool expenses.

1. Click on “Place Commuter Order.”
2. Choose “Vanpool.”
3. Select your vanpool provider and follow the directions for your provider and option selected.

Changing or canceling your order online

1. Choose “Change or Cancel” from the menu, or select the listing for the order itself.
2. To cancel, just click the “Cancel This Order” button.
3. To change details such as amount, frequency or mailing address, follow the instructions and update your order.
4. To change to a different pass, cancel your order and start over with a new one.
5. Remember that the deadline to change/cancel is the 10th of the month prior to the commuting month.

Frequently Asked Questions

When will I receive my transit pass?

You can expect your pass in the mail before the first day of the benefit month. For example, your November pass will arrive during the last week of October.

If I order the HealthEquity Commuter Card, will I receive a new one every month?

No, you will receive your Commuter Card right before the first benefit month. It looks just like a credit card and you will use the same card every month. The funds are added to the card electronically.

Does canceling my commuter order at www.healthequity.com/wageworks stop my payroll deductions?

No, canceling your order at www.healthequity.com/wageworks only stops your pass or transit order. To make a change or to stop payroll deductions, you must notify your employer or employer's benefits administrator.

What happens if I cancel my commuter order but not my payroll deduction?

Your HealthEquity account will be funded as usual and the unused funds will remain in your account until you use them to purchase a commuter option at a future date.

What if I want to buy a transit pass that costs more than the balance in my HealthEquity account?

You may pay the balance by personal credit card or debit card.

What if I want to buy a transit pass that costs less than the value on my HealthEquity account?

The difference will remain in your HealthEquity account until you use it to purchase a commuter option at a future date.

If I have a balance in my HealthEquity account, can I receive a refund?

Once funds have been designated as pre-tax dollars, they must be used for commuting. Your election is not refundable. The funds will remain in your HealthEquity account for you to use at a future date.

Will the funds in my account expire at the end of the calendar year?

Commuter benefits are not tied to a benefit year, so the funds will remain in your account until exhausted.

Need more information or assistance?

You may go to www.healthequity.com/wageworks or call us at 877.924.3967. Our customer service representatives are here to assist you before, during, and after you register.