

Let's Navigate Change, Together!

Commuter Express (CX) Platform Transition Guide



Welcome!

This guide is designed to prepare for the transition of your commuter benefits to the HealthEquity proprietary platform.

We look forward to a successful transition.

LET'S GET STARTED.



Welcome to your new Commuter benefits at HealthEquity!

We want to make sure you know what to expect as we begin transitioning the administration of your commuter benefits, so we have a few touchpoints planned to help guide you through this process.

- 1** You'll receive an email providing instructions on the implementation process with details about your new HealthEquity account features, new employer portal, invoicing, reporting, enrollment and more.
- 2** Throughout the transition process, we'll keep you informed as we establish your new account and migrate eligible employee demographics to the new platform.

**For assistance during the transition process,
please contact your Service Delivery Team or
contact HealthEquity Employer Services.**

Transition Checklist



The following checklist outlines the key information needed by HealthEquity to support the transition of your plans for ongoing program management. Please ensure the tasks are completed by the designated due date provided below.

90 days in Advance of your First Benefit Month	
Agreements (if needed)	<p>Review and Electronically sign the Agreements (if needed)</p> <ul style="list-style-type: none"> • If there is a need to get new agreements for your company, an Order Form will be sent to the primary contact on file in an email and must be signed electronically. <ul style="list-style-type: none"> • The Order Form outlines the terms and fees for the monthly administrative fees. If this is needed, you will get a separate notice as to the reason for the change.
75 days in Advance of your First Benefit Date	
Communication Materials	<p>Welcome Letters and General Education Materials</p> <ul style="list-style-type: none"> • Access Welcome Letter(s) and more information on the transition on our transition microsite.
60 days in Advance of your First Benefit Month	
Fees & Funding	<p>Establish Banking Needs</p> <ul style="list-style-type: none"> ▪ Update or establish your bank filters for your fee and funding process. ▪ Provide the bank remittance instructions to your Accounts Payable Department.
Employee Demographic Information	<p>Eligible Employee Data Demographic Information</p> <ul style="list-style-type: none"> ▪ Current eligible employees will be moved over to the new platform for them to be able to make their new plan year elections. ▪ However, if there are new eligible employees that need to be entered after this transition is completed, you can enter their demographic information into the HealthEquity Employer Portal, or through your current file process.

Beginning 45 days in Advance of your First Benefit Month through the Last Day of the Month Prior to the Launch Date

Commuter Enrollment Period

- Employees complete Commuter Enrollment Form and return them to their employer.
- Employer gathers and enters enrollments in Employer Portal by end of the month prior to launch date of commuter election period.
- Once enrollments are entered, employees will receive a Welcome Email and can then begin the election process.

Beginning 30 Days in Advance of your First Benefit Month Through the 10th of the Month Prior to the First Benefit Month

Launch Commuter Enrollment Period

- Employees begin placing their commuter orders for the first benefit month on the new commuter benefit platform.
- Employees must register online at www.healthequity.com/wageworks to establish their new elections for Transit and/or Parking.
- Initial election period for first benefit month on the new platform will be from 1st through the 10th prior to the first benefit month; however, ongoing standard monthly ordering period is from the 11th of the month through the 10th of the following month prior to the benefit month.
 - Example: For commuter orders for January, members can make their elections beginning November 11th through December 10th.

***Mail & Ride account holders with Long Island Rail Road or Metro-North must place their orders no later than the 4th of each month.**

5th of the Month Prior to the First Benefit Month

Commuter Payment Report

Your payment report will be available after each monthly debit that takes place on the 4th of each month. Additional information regarding accessing the payment report will be forthcoming.

Approximately by the First Day of Second Benefit Month

Commuter Balances

- Remaining pre-tax balances will transfer to the participants new account on the HealthEquity platform to be used towards future elections.
- Any remaining post-tax balance will be refunded back to the participants.

To help reduce the commuter balances:

- Encourage your employees to spend down any high card balances or file parking cash reimbursement claims to ensure a smooth transition to the new HealthEquity platform.
 - If the employee utilizes post-tax deductions for commuter benefits, any remaining post-tax credits will need to be refunded via payroll.
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Onboarding FAQs

Will we need to sign a new Order Form for this transition?

Yes, you may need to if you have an outdated service agreement that needs to be updated with this transition. If an update is needed, we will notify you in writing and send you a new Order Form for electronic signature. The new Order Form is required at least 30 days before the effective date to avoid any risk of delayed start to your new plan year.

In many cases, you will not need to sign a new Order Form because your existing WageWorks service agreement will remain unchanged, with WageWorks continuing as the contracting party.

How will we know if HealthEquity received our signed Order Form?

The individual who electronically signs the document will receive an email confirmation, along with a PDF copy of the signed Order Form, stating that your agreement is 'Signed and Filed.' HealthEquity will then review your Order Form and contact you with any questions.

Can I forward the email if I'm not the correct person to sign contracts for my organization?

No. Please **do not** forward the email. If you're not the designated party to sign the Order Form on behalf of the organization, use the **delegate** function to forward to your organization's authorized signer by clicking the link provided in the email.

When does HealthEquity provide reports for program activity, etc.?

HealthEquity provides a self-service website for employers to access standard program reports, schedule reports or generated on-demand reports. Reports can be viewed online and downloaded into Excel format for additional data manipulation. Login information including username and password will be sent to you in a separate email.

How will our employees learn about HealthEquity?

Employee education about HealthEquity and the new benefit programs is a critical component of the success of this transition. We have created a communication strategy that specifically addresses the employee experience and how they can access their new account. Once finalized, sample communications will be posted to the [Transition page](#) on the microsite at least one week prior to distribution to your employees.

How will I access the new employer portal?

Clients will access employer.wageworks.com for the commuter benefits program. Your credentials will be sent to you prior to your “go live.”

What do our employees need to do to make their commuter elections on the new HealthEquity Commuter platform?

Once their demographic information has been migrated, members will need to communicate enrollment to their employer prior to the designated deadline and after launch, they will need to place their commuter orders on the new HealthEquity member portal.

Do employees need to go back to the website and update their order each month?

Employees do not need to come to the Participant site each month and update their order. Most participants select a recurring order and then only return if they want to change or cancel their regular order.

When can employees expect to receive their new HealthEquity Commuter Card or passes?

For employees enrolled in the plan, HealthEquity Commuter Cards and passes will be mailed in time for the employee to receive them by the first day of the new benefit month. Separate cards will be issued for the Transit and Parking plans on the new platform. Transit cards are

funded on the 20th of the month prior to the benefit month and the Parking cards are funded on the 1st day of the benefit month.

When will the existing Commuter cards be shut off?

The last day to utilize the existing commuter cards will be the last day of your final month on the current system.

Will our employees experience a blackout period on the current website?

There will be no claim submission blackout period.

What will happen to commuter balances for employees?

Unclaimed balances remaining from the current commuter program will be added to the employee's account on the new HealthEquity platform.

When will transferred pre-tax balances be available on the employee accounts?

Balances are expected to transfer approximately 30 days after the start of your first benefit month, making them available to be utilized for future benefit month, or future orders.

Can employees submit a reimbursement request for any unused credits?

No, credits need to be used towards a future transit or parking expense.

What happens to the commuter cards on the new platform when my employees terminate employment?

Funds are available on the transit card for 90 days, and the parking card is shutoff immediately on the termination date.

Do balances ever expire?

No. Balances will remain on an employee's account indefinitely as long as the employee remains active and eligible to participate in the Commuter program. However, if the employee leaves your company or terminates, all balances will be forfeited back to you.

Security Protocols

HealthEquity uses cutting-edge technology to enforce strict security protocols on all operating systems, data exchanges, website and emails. We will never share information with unauthorized parties, and you can trust that your organization's and participant's information is secure.

Email Whitelisting

Receiving HealthEquity Communications

Although HealthEquity sends emails in accordance with Spam laws, your Spam filter may occasionally consider an email to be Spam. Please follow the steps below so these important communications can reach you and your employees.

Action Items

Send a message to your IT group requesting them to allow emails from the below IP addresses to pass through the company's mail server. If you do not whitelist at the IP level, please add @HealthEquity.com to your safe senders.

- 168.245.38.109
- 168.245.36.114
- 69.89.51.1
- 69.89.50.42
- 69.89.50.43
- 69.89.57.22
- 69.89.57.23
- 69.89.57.183
- 69.89.48.183
- 13.111.112.225
- 13.111.112.244

Additional Information

- Communications are sent to email addresses provided by the employer or extracted from the HealthEquity systems of record.
- HealthEquity email communications are processed through "do not reply" email boxes. It is noted in the communications that responses sent to these email addresses will not be received, reviewed or otherwise processed. If you have questions about an email communication or need additional assistance, please contact your HealthEquity Employer Services team.

Commuter Express Funding & Invoicing

Tax ID No: 94-3351864

Monthly Administrative Fees and Commuter

Funding will be debited from your bank account on the 4th of each month.

The employer is automatically debited for the total amount of monthly enrollments plus the per participant fee. Please consult your bank/financial institution. You may need to provide our ACH Originator Identification Numbers to your bank in order for debits to process.

ACH Originator Identification Numbers: 1943351864 and N943351864

SEC Code: CCD

Be sure to provide HealthEquity a valid email address for ACH debit notifications to your company. A group email or multiple addresses is recommended. We can accept up to four email addresses.

Billing for Commuter Enrollments and Per Participant Fees

- An email notifying you of the amount we will debit for the enrollments and per-participant fee on the 1st of the month prior to the benefit month and debited on the 4th.
- Only amounts debited on this date will fund the member accounts and can be used to purchase commuter passes, etc. for the upcoming ordering deadline of the 10th
- The Payment Report on the Employer Portal will provide the debit detail

Billing for Administrative Fees

The commuter benefits administrative fee invoice you receive from HealthEquity via email will contain detailed remittance instructions based on the payment method outlined in your contract.

- Invoices for monthly administrative fees are sent out on the 15th of the month for the current benefit month and is debited on the 5th day of the month. For example, the invoice for the December benefit month will be sent on December 15 and is debited on the 5th of January.
- Invoice reports will be available on the new HealthEquity Employer portal.