

# Let's Navigate Change, Together!

## Commuter Order Model (COM) 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, 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	
<b>Agreements (if needed)</b>	<b>Review and Electronically sign the Agreements (if needed)</b> <ul style="list-style-type: none"> <li>- If there is a need to get new agreements for your company, an Order Form and/or Funding Profile will be sent to the primary contact on file in two separate emails and must be signed electronically.                             <ul style="list-style-type: none"> <li>• 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.</li> <li>• The Funding Profile outlines the terms and payment method for all purchases, payments and reimbursements made under the commuter benefits. This would only be needed if your current funding arrangement can no longer be supported on the new platform.</li> </ul> </li> </ul>
75 days in Advance of your First Benefit Date	
<b>Communication Materials</b>	<b>Welcome Letters and General Education Materials</b> <ul style="list-style-type: none"> <li>- Access Welcome Letter(s) and more information on the transition on our <a href="#">transition microsite</a>.</li> <li>- Download the general commuter educational materials from our <a href="#">Media Gallery</a>.</li> </ul>
60 days in Advance of your First Benefit Date	
<b>Funding</b>	<b>Establish Banking Needs</b> <ul style="list-style-type: none"> <li>▪ Update or establish your bank filters for your funding process.</li> <li>▪ Provide the bank remittance instructions to your Accounts Payable Department.</li> </ul>

<p><b>Employee Demographic Information</b></p>	<p><b>Eligible Employee Data Demographic Information</b></p> <ul style="list-style-type: none"> <li>▪ Current eligible employees will be moved over to the new platform for them to be able to make their new plan year elections.</li> <li>▪ 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.</li> </ul>
<p><b>45 days in Advance of your First Benefit Date</b></p>	
<p><b>Commuter Election Period</b></p>	<ul style="list-style-type: none"> <li>▪ Employees begin making elections for the new plan year on the new commuter benefit platform.</li> <li>▪ Employees must register online at <a href="http://www.healthequity.com/wageworks">www.healthequity.com/wageworks</a> to establish their new elections for Transit and/or Parking. Standard ordering period is from the 11<sup>th</sup> of the month through the 10<sup>th</sup> of the following month prior to the first benefit month. <ul style="list-style-type: none"> <li>- Example: For commuter orders for January, members can make their elections beginning November 11<sup>th</sup> through December 10<sup>th</sup>.</li> </ul> </li> <li>▪ <b>* Mail &amp; Ride account holders with Long Island Rail Road or Metro-North must place their orders no later than the 4<sup>th</sup> of each month.</b></li> </ul>
<p><b>15 days in Advance of your First Benefit Date</b></p>	
<p><b>Commuter Payroll Report/File</b></p>	<p>Your payroll deduction report or file will be available after the end of each election period, approximately between the 12<sup>th</sup> and the 15<sup>th</sup> of each month for the upcoming benefit month. Additional information regarding accessing the commuter payroll report will be forthcoming.</p>
<p><b>Approximately by the first day of Second Benefit Month</b></p>	
<p><b>Commuter Balances</b></p>	<ul style="list-style-type: none"> <li>▪ Remaining pre-tax balances will transfer to the new HealthEquity platform to be used as pre-tax credits towards a future benefit month or future elections. Credits will reduce the payroll deduction amounts.</li> <li>▪ Any remaining post-tax balance will be refunded back to the participants.</li> </ul> <p>To help reduce the commuter balances:</p> <ul style="list-style-type: none"> <li>- 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.</li> </ul>

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- If the employee utilizes post-tax deductions for commuter benefits, any remaining post-tax credits will need to be refunded via payroll.
  - If the employee utilizes credit cards for post-tax amounts, any remaining post-tax credits will be refunded back to the employee's personal credit card.
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## Transition 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.

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### **Will we need to sign a new Funding Profile for this transition?**

If you have a funding arrangement that can still be supported, this will be carried over to the new platform and we will confirm with you some new funding profile terms and conditions that will apply as of your first benefit month. You will not need to sign a new Funding Profile as a result of this.

If you are signing a new Order Form or currently have an older funding arrangement that can no longer be supported, you will receive a new Funding Profile that you will need to electronically sign and return at least 60 days before the effective date to avoid any risk of delayed start to your new plan year.

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### **How will we know if HealthEquity received our signed Order Form and/or Funding Profile?**

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

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## **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 and/or Funding Profile on behalf of the organization, use the **delegate** function to forward the contract to your organization's authorized signer by clicking the link provided in the email.

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## **If there are any plan design changes we want to make, can we make a change?**

We will be moving over your same plan design you currently have to the new platform. However, we may have a small window in which we can make changes to your plan design in conjunction with this migration effort. If there is a change that you would like, please contact your Service Delivery Team or contact HealthEquity Employer Services immediately for assistance.

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## **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 Microsoft® Excel® format for additional data manipulation. Login information including username and password will be sent to you in a separate email.

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## **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.

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## **How will I access the new employer portal?**

Clients will access [employer.wageworks.com](http://employer.wageworks.com) for the commuter benefits program. Your credentials will be sent to you prior to your "go live."

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

Once their demographic information is migrated, members will have the ability to log into the new platform and elect a new commuter benefit.

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## **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.

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## **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 20<sup>th</sup> of the month prior to the benefit month and the Parking cards are funded on the 1<sup>st</sup> day of the benefit month.

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## **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.

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

There will be no claim submission blackout period.

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## **What will happen to commuter balances for employees?**

Unclaimed balances remaining from the current commuter program will be transferred to the new HealthEquity platform as a pre-tax payroll credit. The payroll credit balance is different from an account or card balance; rather, it is an actual credit that will be applied towards and reduce future payroll deductions when an employee orders Transit fare media or pays for Parking through the HealthEquity Commuter program.

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## **When will pre-tax credit balances be available on the employee accounts?**

Credit 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. Because of this, even if there is a balance on the current platform, expect to experience a few months of payroll deductions while balances are being transferred to the new HealthEquity platform.

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## **Can employees submit a reimbursement request for any unused credits?**

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

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## **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.

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## **Do credits ever expire?**

No. Credits 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 credits will be forfeited and returned to you.

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## 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 Client Services team.

## Invoice Remittance Instructions

Tax ID No: 94-3351864

### Remittance Instructions for Monthly Administrative Fees

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**For payment via Wire Transfer or ACH Credit:**

**Bank Name:** MUFG Union Bank, N.A.

**Bank Address:** 350 California Street, 10th Floor  
San Francisco, CA 94104

**Account Number:** 120004386

**ABA Routing Number:** 122000496

**Payment via ACH Credit:** Please include Invoice # in your payment addenda and Employer ID # in Remitter Identifier 2 field.

**Payment via Wire:** Please reference the invoice # in your OBI **AND** your Employer ID # in Remitter Identifier2 field.

### Remittance Instructions for Commuter Funding

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**For payment via Wire Transfer or ACH Credit:**

**Bank Name:** MUFG Union Bank, N.A.

**Bank Address:** 350 California Street, 10th Floor  
San Francisco, CA 94104

**Account Number:** 3120006834

**ABA Routing Number:** 122000496

**Payment via ACH Credit:** Please include Invoice # in your payment addenda and Employer ID # in Remitter Identifier 2 field.

**Payment via Wire:** Please reference the invoice # in your OBI **AND** your Employer ID # in Remitter Identifier2 field.

## **For Clients that choose to be debited for Monthly Administrative Fees and Commuter (Order Base) Funding:**

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 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 23<sup>rd</sup> of the month for the number of participants as of the 20<sup>th</sup> of the month. For example, the invoice for the May benefit month will be sent on April 23 and is due 30 days from the invoice date.
- Invoice reports will be available on the new HealthEquity Employer portal.