

HealthEquity®

WageWorks

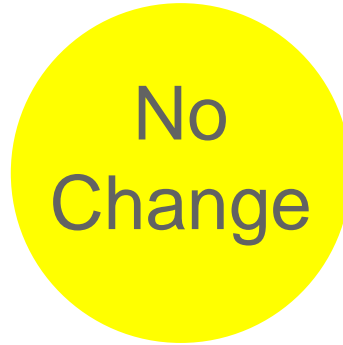
Client & Participant Experience

Commuter Order Model (COM)

Coding Chart



Loss of
functionality
and/or process



No change or neutral
change that does not
cause negative or
positive impact



Gain in
functionality
and/or process



Client Experience

Function		Manage My Spending Account	Enhanced Client Portal
Online access to account information	Yellow	Yes	Yes
Ability to view member records/activity	Yellow	Yes. Access to full participant profile. (Client can impersonate the member)	Yes. Limited access to participant details.
Ability to add new member via online web portal	Yellow	Yes	Yes
Ability to send Inbound Eligibility	Yellow	Yes	Yes
Payroll deduction	Red	Client determines deduction and frequency	Payroll Deduction Report needs to be pulled monthly
Post-tax option	Yellow	Pre-tax only or pre/post tax options	Pre-tax only or pre/post tax option
Account prefunds	Yellow	Prefund is required for all client, except those with Daily ACH	Prefund is required for all client, except those with Daily ACH
Ability to produce reports from the web portal	Green	Yes	Yes. Report can be run on-demand.



Client Experience (cont.)

Function		Manage My Spending Account	Enhanced Client Portal
Debit Card funding	Loss	Cards are funded based on deduction file	Cards are funded based on member selection
Funding timing requirements	No Change	Varies by client	Initial pre-bill: 45-days in advance of first benefit month Ongoing pre-bill: Due on the 5 th for the following month (i.e., April 5 for May)
Funding remittance methods	No Change	<ul style="list-style-type: none"> • Daily ACH Debit • Weekly ACH Debit • Weekly ACH Credit/Wire 	<ul style="list-style-type: none"> • Daily ACH Debit • Weekly ACH Debit • Weekly ACH Credit/Wire
Invoicing (Service fees)	No Change	Sent monthly on the 23 rd	Sent monthly on the 23 rd



Member Experience

Function		My Spending Account	Enhanced Member Portal
Online access to account information	Yellow	Yes	Yes
Election/Order period	Yellow	Captured by client	11 th – 10 th of each month (4 th for MNRR & LIRR)
Election/Order changes	Yellow	Yes	Yes
Methods for enrollment/order	Green	Varies by client	Web and Phone
Eligible expenses	Green	Transit and Parking expenses only where card accepted	Mass Transit Fares including tickets, passes, tokens, vouchers for riding buses, trains, etc. Parking fees near work or location near mass transit for commuting or carpooling
Additional member eligibility	Green	WMATA in Washington DC and MTA in Maryland are not eligible	WMATA in Washington DC and MTA in Maryland are eligible, with several order options



Member Experience (cont.)

Function		My Spending Account	Enhanced Member Portal
Payment features	Gain	Commuter Card and parking claims	Commuter Card, Buy My Pass, Pay Me Back (parking only), Pay My Parking
Stacked Debit Cards	Loss	Yes. One card for all products.	No. Separate cards for FSA, Commuter and HSA.
Debit Card funding	Gain	Cards are funded based on deduction file	Cards are funded based on member selection - Transit on the 20 th and Parking on the 1 st

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