

QUICKSTART GUIDE

Your Commuter Benefits Program



At-a-Glance

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The Essentials

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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 866.242.3458 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. Start Saving. Here's How.

Congratulations on enrolling in the commuter benefits program sponsored by your employer and brought to you by HealthEquity. The program makes it easy to save on taxes and enjoy convenient automatic payment and delivery features.

This Guide will give you the information you need to order your transit pass or parking payment, change or cancel orders, get help and more. Even if you've already started using the commuter benefits program, use this Guide to learn how you can make the most of it.

Your Commuter Benefits: The Essentials

Contribution limits

There is a limit to how much you can save with this program. The IRS rules that govern the program have monthly pre-tax statutory limits. Please visit your online account at www.healthequity.com/wageworks for more information.

Qualified expenses

It's important to make sure you only spend your commuter benefits program dollars on expenses deemed qualified by the IRS.

Whether you have public transportation, parking, or park and ride expenses, you can save on just about any way you get to work:

- Bus, light rail, regional rail, streetcar, trolley, subway or ferry
- Vanpool
- Parking at or near work
- Parking at or near public transportation for your commute

Some expenses, however, are not qualified. These include:

- Parking costs that are not work-related
- Mileage and tolls
- Taxis and limousines
- Parking at an airport for air travel

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Ordering Through HealthEquity

Using the Commuter Benefits Program is easy, quick, and hassle-free. And, unlike other pre-tax savings programs, it works from month-to-month with no annual election required—you can sign up, make changes, or cancel at any time, subject to monthly election and cut-off deadlines applicable to your transit agency or required by your employer. HealthEquity makes ordering your monthly transit or parking benefit a snap.

Here's how:

- Visit **www.healthequity.com/wageworks**, log in to your account and select your Commuter program.
- Select “Enroll in Commuter.”
- Choose the type of order you wish to make: public transit, vanpool, or your parking option, and follow the instructions.
- Select “Every Month” to repeat the same order automatically each month until you change or cancel it.
- Select “Manage Calendar” to select benefit months you wish to receive your order.
- Select “One Time” if you prefer to log in again whenever you'd like to order more. Then complete your order.
- Make sure to enter your email address to receive account status electronically.

That's it! If you provided your email address, check your inbox after you enroll for a welcome email with order and account information. See below for more information on the different ways you can use the program to save on your commute.

Your Transit Options

If you ride public transportation to work, HealthEquity has several convenient options for you to receive your passes, tickets, smart cards, or other fare media.

Home Delivery

- When you order your monthly passes or tickets for public transportation through HealthEquity, you can enjoy the convenience of automatic home delivery every month.
- HealthEquity will mail your pass in a plain business envelope, so be careful not to mistake it for junk mail. The exact date of delivery may vary depending on your transit agency and the U.S. Mail. If it still hasn't come by the first business day of the benefit month, call HealthEquity as soon as possible (no later than the third business day of the month) at 877.924.3967.
- If you order a smart card, HealthEquity will reload your account in the amount of your order before the start of each commute month.

HealthEquity Commuter Card

- If you ordered a HealthEquity® Visa® Commuter Card (Commuter Card), use it to pay for your qualified commuting expenses.
- Funds from each month's order will become available through your card on the 20th of the month before the benefit month (e.g. June 20 for the July benefit month).
- You can check your balance anytime by logging in to your account.
- All other program related eligibility rules apply, as well as some card-specific requirements. See the information that came with your HealthEquity Commuter Card for more information, or check **www.healthequity.com/wageworks**.

Your Parking Options

If you park near where you work, or near where you board public transit you take to work, you have several ways to pay for your parking through HealthEquity.

Pay My Parking

This is the standard monthly option. HealthEquity will pay your parking provider on your behalf in time for the start of each order month. This works well if you pay for a monthly parking space or permit.

HealthEquity Commuter Card

If you pay for your parking with a debit or credit card, consider using the Commuter Card instead. This is a stored value card that works like a credit card at parking operators that accept them.

Pay Me Back

If you don't pay on a monthly basis, or your parking garage doesn't accept cards, select this option. Park, pay, and then use Pay Me Back to get reimbursed.

Here's how to use Pay Me Back*:

- Log in to your account at **www.healthequity.com/wageworks**.
- Select “Submit Receipt or Claim.”
- Complete the online process by following the step-by-step instructions.
- If you prefer to submit a Pay Me Back request by fax, email, or mail, download and print the form from Forms & Documents.
- If your provider does not provide receipts (e.g. cash meters that do not provide receipts), follow the instructions to request payment online.
- Requests must be submitted within 180 days of payment.

* Please note: To use Pay Me Back, you must have an active Parking election for the month the expense was incurred.

Changing Your Commuter Benefits Order

Your commuter benefits program provides you maximum flexibility and convenience. You can change or cancel your order anytime your needs change, subject to monthly election and cut-off deadlines applicable to your transit agency or required by your employer. It's as easy to manage your commuter account or make changes as it is to sign up in the first place. All it takes is just a quick visit to **www.healthequity.com/wageworks** to access your commuter benefits account or a toll-free phone call.

It's easy to make a change. Log in to your commuter benefits account at **www.healthequity.com/wageworks**, then:

- Choose “Modify or Cancel Commuter Order” from the menu or select the listing for the order itself. Any change or cancellation must be completed by the monthly election and cut-off deadlines applicable to your transit agency or required by your employer. However, you are not required to participate every month. Check your HealthEquity commuter dashboard online for your change or cancellation deadline.
- To cancel, just click the “Cancel” button.
- To change details such as amount, frequency, or mailing address, follow the instructions and place your order.
- To change to a different type of pass or parking provider, cancel your order and start over with a new one.

If you've entered your correct email address, you will receive an email confirmation as well as monthly reminders reflecting the change. If you prefer to make changes by phone, call 877.924.3967.

HealthEquity®