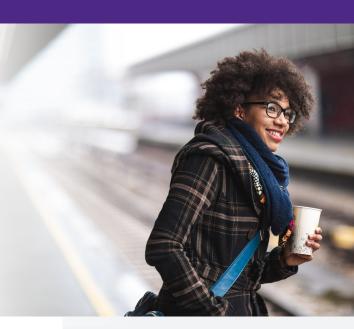
COMMUTER

Transit and Parking Benefits

Your commuter benefits enable you to use pre-tax money to pay for qualified transit and parking expenses.





SAVE POTENTIALLY HUNDREDS EVERY YEAR

For 2020, the IRS allows eligible spending up to \$270 per month on transit and \$270 per month on parking—totaling \$6,480 each year. If we assume a 30 percent effective tax rate, 1 you're looking at a potential total tax savings of \$1,944 per year.

\$540/mo.

max monthly eligible spending \$1.900+

potential annual tax savings



START SAVING IMMEDIATELY

Unlike other tax-advantaged benefits, you can activate commuter benefits any time. No need to wait for open enrollment. Pause, change, or update your benefits whenever you want.

The best part: There's no use-it-or-lose-it when it comes to commuter funds.2

SAY GOODBYE TO HASSLE

Use payroll deductions to load funds into your account. Then, just log in, make selections and place your order.

- · Get monthly transit passes or tickets mailed to your home
- · Send payments directly to your parking provider
- · Get reimbursed for eligible outof-pocket parking expenses
- · Load funds onto your smart card or debit card3

GO YOUR OWN WAY⁴

- Bus
- Train
- · Parking near
- Subway
- the office

Enroll today. Talk to your benefits team. HealthEquity.com/Learn 866.735.8195

¹Your actual tax savings will vary. Estimate for illustrative purposes only.

²Conditions apply. Member must remain employed with organization that continues to sponsor commuter benefit.

³Availability of debit card is dependent on your plan. Please review your organization's commuter materials for more information.

⁴Eligible expenses may vary by plan design. Your employer determines which expenses are eligible for reimbursement. Please review your commuter materials carefully and consult your benefits team for a full list of eligible expenses.

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