

# COMMUTER

Transit Benefits

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



## SAVE POTENTIALLY HUNDREDS EVERY YEAR

For 2020, the IRS allows eligible spending up to \$270 per month—totaling \$3,240 each year. If we assume a 30 percent effective tax rate,<sup>1</sup> you're looking at a potential total tax savings of \$972 per year.

**\$270/mo.**  
max monthly  
eligible spending

**\$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.<sup>2</sup>

## 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
- Load funds onto your smart card or debit card<sup>3</sup>

## GO YOUR OWN WAY<sup>4</sup>

- Bus
- Ferry
- Train
- Subway

Enroll today. Talk to your benefits team.

866.735.8195 | [HealthEquity.com/Learn](https://www.healthequity.com/learn)

<sup>1</sup>Your actual tax savings will vary. Estimate for illustrative purposes only.

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

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

<sup>4</sup>Eligible 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.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions.

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