

QUICKSTART GUIDE

Your Commuter Benefits Program



At-a-Glance

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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.

You must use the last four digits of your FIT Employee ID number when the social or employee ID number is requested.

Questions?

HealthEquity makes it easy for you to get the help you need now. Please call us at 877.924.3967 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. Keep your savings rolling.

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, 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.

Eligible expenses

It's important to make sure you spend your commuter benefits program dollars on eligible expenses only, according to IRS regulations. Use your account for bus service, light rail, regional rail, streetcar, trolley, subway, ferry or qualifying employee vanpool.

Keep in mind that some expenses, such as transit costs for other family members, are not eligible.

For more information about what's eligible (and what isn't), please visit your account at www.healthequity.com/wageworks.

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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 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 your transportation 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 Commuter Card, use it to pay for your eligible 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 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.

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, 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.