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, 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.

**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 out-of-pocket parking expenses
- Load funds onto your smart card or debit card

**GO YOUR OWN WAY**
- Bus
- Train
- Subway
- Ferry
- Parking near the office

Enroll today. Talk to your benefits team.

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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.
5HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions.

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DE_HQY_WW_Commuter_CAM_Transit_Parking_July_2020