

## Transit benefits

Commuter benefits let you use tax-free money to pay for eligible transit expenses. Commuter benefits help members realize significant savings on everyday commuting costs. Don't think of it as money deducted from your paycheck — think of it as money added to your wallet.

- ✓ No 'use-it-or-lose-it,' commuter funds never expire.<sup>1</sup>
- ✓ Activate at any time; no need to wait for enrollment season.
- ✓ Pause, change, or update your benefits any time.



### Don't tax your money. Max your money.

Get \$20 tax savings for every \$100 you contribute.<sup>2</sup>

Commuter

Tax-free

No Commuter

Taxed

Contribution Limit<sup>3</sup>

**\$315/mo.**

### Spend tax-free.

- Train
- Subway
- Bus
- Ferry
- And more



**See how much  
you can save.**

[HealthEquity.com/Learn/Commuter](https://HealthEquity.com/Learn/Commuter)

<sup>1</sup>Conditions apply. Member must remain employed with organization that continues to sponsor commuter benefit. | <sup>2</sup>Estimated savings are based on an assumed combined federal and state income tax rate of 20%. Actual savings will depend on your taxable income and tax status. | <sup>3</sup>This spending limit is accurate as of 11/09/2023. Each fall the IRS updates the Commuter spending limits. For the latest information, please visit: [HealthEquity.com/Learn](https://HealthEquity.com/Learn) | HealthEquity does not provide legal, tax or financial advice.

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