



# Commuter Benefits

Make commuting a breeze

**With Commuter Benefits from your employer, you can make tax-free payroll deductions (up to the IRS limits) and, in certain circumstances, post-tax deductions, to cover mass transit and parking expenses.**

Primary Commuter Benefit account types:

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## Mass Transit

Covers eligible mass transit costs, including:

- Tickets, vouchers and passes to ride a subway, train, city bus or ferry.
- Transportation in a commuter rideshare vehicle (e.g. Uber, Lyft), for travel to and from home and work.

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## Parking

Covers qualified parking expenses, including:

- Lots or garages at or near where you work.
- Train stations, vanpool stops, commuter lots and anywhere you get transportation to work.
- Excludes any parking on or near property at your home.

# How to use your benefits

## Debit card

Use your card to pay for:

- Transit and parking plans at any U.S. terminal.
- Transit, rideshare, parking and vanpool expenses.

**Tip: Add your debit card to your mobile wallet to take advantage of contactless payment systems where available.<sup>1</sup>**

## On [hsabank.com](https://www.hsabank.com) and our mobile app

Submit claims for cash reimbursement for:

- Parking plans.
- Vanpool expenses (where electronic payment method isn't available).
- Any post-tax expenses related to your commute.

Download the mobile app at **Google Play** or the **App Store**. The app is free to download. Message and data rates may apply.

**Important: You must submit all claims within 180 days of receiving the service to get reimbursed for out-of-pocket expenses.**

## Smart Commute<sup>2</sup>

Directly load funds (or similar transit authority-provided account-based technology) for:

- Passes.
- Fare fees.

## What are the annual IRS limits?

The IRS sets maximum monthly pre-tax deduction and spending limits and may adjust them annually. Visit [hsabank.com/irs-guidelines](https://www.hsabank.com/irs-guidelines) for the current limits.

## How can you benefit from tax savings?

Because contributions are deducted from your paycheck before taxes, you get the advantage of tax savings.<sup>3</sup>

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## Did you know?

- Unused Commuter Benefits carry over to the following year.
  - You can update your contributions monthly.
  - Reimbursement funds are available once deducted from your paycheck.
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<sup>1</sup> Contact your local transit authority to check if contactless or mobile app payment capabilities are available.

<sup>2</sup> Currently available in Atlanta, Washington D.C., San Francisco and Chicago.

<sup>3</sup> HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions.

Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.



Visit [www.hsabank.com](https://www.hsabank.com) or call the number on the back of your debit card for more information.