



Commuter Benefits

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:

1

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 for travel to and from home and work. To be IRS-eligible, the vehicle must legally accommodate six or more passengers to qualify.

2

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

Benefits Card

Use your card to pay for:

- Transit and parking plans at any U.S. terminal
- Transit, parking, vanpool and rideshare (where available) expenses

Tip:

Add your debit card to your mobile wallet to take advantage of contactless payment systems where available.*

Online account and HSA Bank app

Submit claims for reimbursement for:

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

Download the app at **Google Play** or the **App Store**.

Important: You must submit all parking claims within 180 days of receiving the service to get reimbursed.

Smart Commute**

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 for the current limits.

How can you benefit from tax savings?

Since contributions are deducted from your paycheck before taxes, you get the advantage of tax savings.***

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

* Contact your local transit authority to check if contactless or mobile app payment capabilities are available.

** Currently available in Atlanta, Washington D.C., San Francisco and Chicago.

*** HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions.



Visit hsabank.com or call the number on the back of your debit card for more information.

