## **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 expire1



Activate at any time; no need to wait for enrollment season



Pause, change, or update your benefits any time



## Annual tax saving potential<sup>2</sup>

\$720

IRS Contribution Limit3

\$300/mo.



## See how much you can save

HealthEquity.com/ Learn/Commuter

'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 10/20/2022. Each fall the IRS updates the Commuter spending limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.

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## Common eligible transit expenses:

- Train
- Subway
- Bus
- Ferry