

FOR YOUTH DEVELOPMENT FOR HEALTHY LIVING FOR SOCIAL RESPONSIBILITY

2023 HealthEquity Commuter Benefit Guide

To enroll in the program, you will need the following three pieces of information:

- The last 4 digits of your employee ID number
- Your date of birth
- Your home ZIP code

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NOTE: If you have questions or need assistance accessing the HealthEquity platform, please contact the Association Office Benefits department at 212-630-9687 or email <u>benefits@ymcanyc.org</u>.

COMMUTER BENEFITS PROGRAM

The HealthEquity[®] Commuter Benefits program allows you to pay for your monthly commute by using tax-free dollars. **Employees can enroll, change or suspend their benefit on a monthly basis.**

ELIGIBILITY AND COST

Staff scheduled to work 20 – 29 hours per week on their **primary assignment** can deduct up to \$128.00 per month for their transit expenses and up to \$100 per month for qualified parking expenses from their paycheck, pre-tax.

Staff scheduled to work 30 – 40 hours per week on their **primary assignment** can deduct up to \$300 per month for their transit expenses and up to \$300 per month for qualified parking expenses from their paycheck, pre-tax. They are also eligible to take out additional monies on an after-tax basis.

EFFECTIVE DATE OF COVERAGE AND ENROLLMENT

Benefit Month	Enrollment Period	Payroll Deduction
January 2023	November 1, 2022 – November 30, 2022	December 23, 2022
February 2023	December 1, 2022 – December 31, 2022	January 20, 2023
March 2023	January 1, 2023 – January 31, 2023	February 17, 2023
April 2023	February 1, 2023 – February 28, 2023	March 17, 2023
May 2023	March 1, 2023 – March 31, 2023	April 28, 2023
June 2023	April 1, 2023 – April 30, 2023	May 26, 2023
July 2023	May 1, 2023 – May 31, 2023	June 23, 2023
August 2023	June 1, 2023 – June 30, 2023	July 21, 2023
September 2023	July 1, 2023 – July 31, 2023	August 18, 2023
October 2023	August 1, 2023 – August 31, 2023	September 15, 2023
November 2023	September 1, 2023 – September 30, 2023	October 27, 2023
December 2023	October 1, 2023 – October 31, 2023	November 24, 2023

Below is the enrollment schedule for 2023:

MONTHLY BENEFIT

Employees will be deducted on the second pay date of the month **prior** to the benefit month (see schedule above). All products will be mailed to the participant's home address by the 1st day of the benefit month. Every month thereafter, the selected product will be mailed or filled by the 1st of each month.

HOW DO I APPLY FOR BENEFITS

- 1. Online by visiting the website <u>http://healthequity.com/wageworks.</u>
- 2. Telephone by calling (877) 924-3967 and speaking with a HealthEquity Customer Service Representative.

You will need to provide the following information to enroll:

- Your date of birth
- Your home ZIP code
- The last 4 digits of your employee ID number*
- * Example if your employee ID# is 12345, please enter 2345 when enrolling. Also, if your employee ID# only contains 3 digits, include a leading zero in front of your employee ID# while registering. For example, if your employee ID# is 454, please use 0454.

The benefit is provided through HealthEquity and the group number is **55247**. If you have any questions regarding your benefit, please contact the Association Office Benefits department at (212) 630-9687 or HealthEquity Customer Service at (877) 924-3967. Customer Service Representatives are available 24 hours a day, 7 days a week (excluding holidays).

HOW TO REGISTER FOR A HEALTHEQUITY ACCOUNT

1. From the <u>http://healthequity.com/wageworks</u> homepage, click Log In/Register → Employee Registration



2. Registration steps are outlined below. Select **Next**.

HealthEquity

			FIRST-T	IME USER REGIS	TRATION			May 26, 2021
ВАСК				Instruction	S			NEXT
	Before You Start Have your contact and bank information handy.							
	Follow These Steps							
	1	2	3	4	5	6	0	
	Identify Yourself	Accept Policies	Enter / Verify Contact Info	Enter / Verify Reimbursement Method	Select Preferences	Select Username & Password	Confirm Profile & Preferences	

3. First-time users will be required to provide the following details to authenticate their accounts. Please note, your **ID Code** is the last 4 digits of your employee number.

If your employee ID# is 12345, please enter 2345 when enrolling. Also, if your employee ID# only contains 3 digits, include a leading zero in front of your employee ID# while registering. For example, if your employee ID# is 454, please use 0454.

FIRST-TIME USER REGISTRATION					
ВАСК			NEXT		
	Enter the information as All fields are required.	it appears in your employer or program spons	or's records.		
	First Name				
	Last Name				
	Date of Birth		MM/DD or M/D format		
	Home Zip Code				
	ID Code		Your ID Code is the last 4 digits of one of the following:		
			Your social security number Your employee number Code provided by your		
		Type the characters shown above:	program spoñsor		

Once you complete all the fields, select **Next**.

4. Accept the user agreement, then select **Next.**

HealthEquity [.] WageWorks		
	FIRST-TIME USER REGISTRATION	February 23, 2021
ВАСК	Step 2 of 7 Accept Policies	NEXT
	I accept the <u>Privacy Policy (PDF)</u> and <u>Terms of Use (PDF)</u>	

5. Confirm your contact information is correct, then select **Next.**

	FIRST-TIME USER REGISTRATION	February 23, 2021
ВАСК	Step 3 of 7 Enter / Verify Contact Info	NEXT
Enter the residential ad Do not enter your work a This address will not be Be sure to update your a who need to be aware of All fields are required unit	dress where you want us to send you mail. ddress, a PO Box or other non-residential addres communicated to your program sponsor or ddress here whenever it changes and separately your new mailing address. ess noted as optional.	is. any other party. notify all others
Email 1	example@example.com	An address you check often for time-sensitive and critical info,
Confirm Email 1	example@example.com	including confirmations
Email 2 (optional)		An alternative address, preferably a personal account, where we can send time-sensitive and
Confirm Email 2 (required with Email 2)		critical information including confirmations and account statements.
Mailing Address 1	1 Main Street	
Mailing Address 2 (optional)		
City	New York	
State	NY	
Zip	Ext. (optional) Used to provide to services, when av	ocal ailable.
Work Zip Code	10007	
Daytime Phone	Area Prefix Line Ext. (option	al) A number where we can call for critical issues

6. You will be brought to the **Enter/Verify Reimbursement Method** screen. Reimbursement information is needed only if you will be using the Parking Pay Me Back option. The default is reimbursement by check. If you will not be using this option, disregard this screen and select **Next.**

HealthEquity [.] WageWorks		
	FIRST-TIME USER REGISTRATION	February 23, 20
ВАСК	Step 4 of 7 Enter / Verify Reimbursement Method	NEXT
	Commuter: You can have your payments deposited into your personal bank account. If you do not elect direct deposit, payments will be made by check to the address in your Profile. All fields are required	
	Reimburse Direct Deposit	
	Check	

7. Select how you would like to receive updates – via text, email, or mail. Once you confirm your preferences, select **Save Changes**.

	FIRST-TIME US	ER REGISTRATION	F	CONFIRM PREFERENCES (REQUIRED)
BACK	Step 5 of 7 Select Preferences			You certify and authorize the following in regards to your selected preferences: I am free to turn any of these optional features on or off – using this same page – at any time. When a feature is turned on, it will apply to all programs for which I am receiving services.
	How would you like to receive information and updates? Not all methods are available for all programs and all situations. \boxed{v} = Opt out is not available, we are required to communicate to you about these things. Required = You must choose at least one option in this row.			☐ I should print this page and retain a copy for my records.
				CERTIFICATION AND AUTHORIZATION
	Activity / Topic Text Email Mail		Email Mail	I hereby authorize the program sponsor, the plan or plans, and the plan administrator to disclose any information about any transactions (claims or payments) contained in this system, including descriptions of services received, in order to provide the optional services. I have requested
	A payment is issued (required)			This authorization applies to any plan or benefits for which I am currently enrolled and any plan or benefits I may become enrolled in while these optional features remain turned on.
	Enrollment, deadline and other important notices (required)		Not Available	these parties have taken action in relance upon this authorization. I must revoke this authorization using the same page on this website (select Profile, then Preferences).
	New features and product updates (optional)	Not Available	Not Available	I understand that my treatment, payment, enrollment, and/or eligibility is not dependent on my selecting to use these optional features.
	Promotional offers and coupons (optional) Not Available Not.		Not Available	I understand that any protected health information (PHI) disclosed as permitted under this authorization is no longer protected under the federal privacy regulations of the Health Insurance Portability and Accountability Act ("HIPAA") and that there is the possibility that any party who receives or intercepts this information may re-disclose it.
	Additional Text Options (Availab Text the word BALANCE to MYINFO (694636) to re	quest the balance on yo	/ Any Time)	This authorization expires when I turn off these optional features and/or when my account discontinues having activity that triggers these features.
				I certify that I am the account holder or their authorized personal representative, as defined under HIPAA.
	Text Me @ Mobile Phone Numbers:			By clicking the "Save Changes" button, I am electronically signing this HIPAA Privacy Authorization. This electronic acceptance is intended to qualify as a valid legal signature under applicable law.
	Select Service Pr	ovider ~ Nic	ckname	Save Changes (IAuthorize Sending My Protected Health Information (PHI) In The Manner Selected, If And When Applicable.)
	+ ADD ANOTHER NUMBER			Discard Changes

8. Create a username and password. Your username must be at least 5 characters long. It may contain any combination of letters and numbers, but no other characters. Your password must be between 8 and 20 characters. You must include at least one letter and one number. Do not include your first name, last name, or username.

	FIRST-TIME USER REGIS	TRATION	February 23, 2021
BACK	Step 6 of 7 Select Username &	Password	NEXT
W4 All	recommend periodic password changes for accour fields are required.	it security.	
	Username	Your username n Be at least 5 chara long May contain any combination of lett and numbers (but other characters)	nust: acters no
	Password	Your password m Be between 8 and characters.	20
	Confirm Password	the following: lowe letter, uppercase l number AND sym Not include your la name, first name, username or spac	es.

Once you create a username and password, select Next.

9. Review your profile information and preferences. If all is correct, select **Submit.**



10. Registration is now complete. You will be brought to the **HealthEquity Commuter Benefit Dashboard.**



HOW TO ENROLL IN A COMMUTER BENEFIT

1. On the HealthEquity Commuter Benefit Dashboard, select **Place Transit Order.**



2. Enrollment steps are outlined below. Select Next.



3. Enter your work ZIP code, then select your Transit Pass Operator.

HealthEquity WageWorks	DEMO - Commuter Only	ALERTS & MESSAGES PROFILE H	Tammy Transit
	DUY A COMMUTE	R PASS	February 23, 2021
васк	Step 1 of Select Oper	5 rator	
	SEARCH BY ZIP CODE SEARCH BY I	NAME	
	10037	SEARCH	
	Popular Operators (8)		
	MetroCard	PATH PATH train	
	MTA Metro-North Railroad	MTA Long Island Rail	
	NJ Transit Bus	NJ Transit Rail	
	NJ Transit Light Rail	PATH Smartlink	

4. Select your Commuter Product.



5. Select your contribution amount and frequency. Then select Next.



6. Confirm your contact information and select Next.

	DUY A COMM	ITER PASS	October 20, 2021
BACK	Step 3 Confirm Contac	of 5 t Information	NEXT
	This address will be used for any will mail to you D0 enter a residential address w D0 NOT enter your work address address All fields are required unless note	orders or communications that we here you want to receive this mail , a PO Box or a non-residential d as optional.	
	Mailing Address 1		
	Mail Address 2 (optional)		
	City		
	State NY	Ext. (optional)	
	ZIP		
	Work ZIP	Prefix Line Ext. (option	wl)
	Daytime Phone		A number where we can call for critical issues
	Email 1		An address you check often for time-sensitive and critical info, including confirmations
	Email 2(optional)		
	I confirm	that this information is accura	ite

7. Confirm your order and select Submit Order.



8. Once you submit an order, you will receive an Order Confirmation.



HOW TO CHANGE YOUR COMMUTER BENEFIT

1. On the HealthEquity Commuter Benefit Dashboard, select Edit.

SPONSORED ACCOUNTS Ymca Of Greater New York			
PARKING >			٦
TRANSIT 11 Days Left Order by 11/01@11:59 PMEDT	Transit Orders 11 days left to order Order by 11/01/2021 © 11.59 PM EDT ¹ Balances may not reflect current card d ² Balances chured between beth transit	Savings Estimated Savings YTD \$312.00	Transit Balances Credits ² \$0.00
	RECENT ACTIVITY Order H	istory ription Status	Amount
	12/01/2021 WageWorks	s Commuter Card Pendir	ng \$65.00 Edit

2. Under Program Details, select Modify or Cancel Order.



3. You will now be able to change your election amount and frequency.

If you select **Every Month**, you will receive a monthly recurring benefit until you change or cancel.

If you select **Manage Calendar**, you will receive a monthly recurring benefit only for the months you choose.

If you select, **One Month Only**, you will receive a commuter benefit for the upcoming benefit month only, then your account will suspend indefinitely. For example, if you select One Month Only for the August benefit month, you will have an active benefit for August, then will suspend starting the September benefit month.



4. Submit your election.

HOW TO SUSPEND YOUR COMMUTER BENEFIT

1. On the HealthEquity Commuter Benefit Dashboard, select Edit.

SPONSORED ACCOUNTS Ymca Of Greater New York	TRANSIT			
PARKING 11 Days Left Order by 11/01@11.59 PM EDT		Ğ	血	
TRANSIT 11 Days Left Order by 11/01 @ 11:59 PM EDT	Transit Orders 11 days left to order Order by 11/01/2021 @11:59 PMEDT	Savings Estimated Swings VTD \$312.00 transactions. t and parking accounts. History	Transit B: ^{Credits²} \$0.00	llances
	Date Order Description 12/01/2021 WageWorks Commuter Card		Status Amo	punt
			Pending \$6	5.00 🕜 Edit

2. Under Program Details, select Modify or Cancel Order.



1. You may suspend your benefit in two ways:

If you select, **Cancel this Order**, your benefit will suspend indefinitely for the upcoming benefit month. Please note you will still be able to use any remaining unused funds on your card until you are no longer eligible for commuter benefits, or if you are separated from the YMCA.

If you select, **One Month Only**, you will receive a commuter benefit for the upcoming benefit month only, then your account will suspend indefinitely. For example, if you select One Month Only for the August benefit month, you will have an active benefit for August, then will suspend starting the September benefit month.

St Commute	NEXT	
Amount	1.00	Required. Be sure this amount i enough to cover your monthly purchases
First Benefit Month	01-Aug-21	
Frequency	Every Month	Recurring order every month until you change or cancel
	Manage Calendar	Recurring order - but only for the months you choose
	One Month Only	One time order for the upcoming benefit month only.
Description	Commuter Card - Transit	
C	ANCEL THIS ORDER	NEXT

2. Submit your election.