

## Commuter Benefits

All active, CHOP benefits eligible, non-temporary employees, who work at least 20 hours per pay period are eligible to participate in the Health Equity (formerly WageWorks) transit benefit program. Interns and per diem employees are not eligible for this benefit.

Under the program, CHOP will match 100% of your commuting costs up to a maximum of \$30 per month.

See examples below:

Monthly Transit Cost	Employee Pays	CHOP Contribution	Per Pay Deduction
\$60	\$30	\$30	\$15
\$100	\$70	\$30	\$35
\$30	\$15	\$15	\$7.50

Based on the IRS pre-tax limit, you may deduct up to \$280 per month on a pre-tax basis for commuting costs, including the \$30 match by CHOP. For example, if your total costs are \$150 / month, \$120 will be taken out on a pre-tax basis from your paycheck and CHOP will contribute \$30.

## HealthEquity (formerly WageWorks) Member Services:

<https://healthequity.com/wageworks>

1-877-924-3967

## How to Enroll

Eligible employees may enroll and start receiving their monthly commuting benefit at any time.

- Log onto - <https://healthequity.com/wageworks>
- Click on the "Login/Register" button and select employee registration to create your account
- Please note: If you worked at CHOP in the past and had created a Health Equity/WageWorks username before, you will be able to use that same username and you will not need to register again. Click the forgot link at the login page to have a new password emailed to you.
- If you worked for another employer and you used Health Equity/WageWorks benefits with that employer, you will need to register now with CHOP to create a new username and password for your CHOP Health Equity/WageWorks account.
- Enter your first name, last name, month / day of birth, home zip code, the last 4 digits of your SSN and the characters in the box on the screen — please enter your personal

information exactly as you provided it to Human Resources. If your information is not exactly as was entered into CHOP system, you will not be found in Health Equity/WageWorks.

- Click on the Commuter tab at the top of the page and then under Manage My Account click on Place Commuter Order.
- Elect either Public Transportation, Van Pool, or Park-n-Ride (transit related — Blue Ribbon parking eligible only)
- Health Equity/WageWorks will show you all available transit authorities in your area and once you choose which transit authority you take to work, you will be able to choose to have a pass(es) mailed directly to your home, your SEPTA Key card loaded with a pass or value or have the Health Equity/WageWorks Commuter Card (that works just like a MasterCard at transit agencies) mailed to your home.
- If you elect the Health Equity/WageWorks Commuter Card elect the full amount of your commute, including CHOP's \$30 match. The match will be split out by Health Equity/WageWorks and reflected on your Dashboard.
- You can also call Health Equity/WageWorks at 1-877-924-3967 to enroll. Representatives are available 24 hours 7 days a week.

## Frequently Asked Questions

- When can I make changes?  
You can change your commuting election at any time during the year. In order for your change to be effective for the next month, it has to be done by the 10th of the previous month. For example, if you want to make a change for September, you have to make the change in Health Equity/WageWorks by August 10th.
- When will deductions be taken from my check?  
You will have two equal deductions from your first and second paychecks of the month in which you receive the benefit. For example, your August benefit will come out of your check during the first and second pay periods in August.
- Are my Wage Works funds refundable?

Pretax payroll deductions cannot be refunded back to an employee. Once pretax deductions are taken for a commuter benefit, they must be used for that purpose and cannot be refunded back to an employee.

### [Final Regulations 26 CFR Parts 1 and 602.pdf](#)

- When must the employee have made a compensation reduction election and under what circumstances may the amount be paid in cash to the employee?

(d) Compensation reduction amounts not refundable. Unless an election is revoked in a manner consistent with paragraph (c) of this Q/A-14, an employee may not subsequently receive the compensation (in cash or any form other than by payment of a qualified transportation fringe under the employer's plan). Thus, an employer's [Page 2248](#) 21 qualified transportation fringe benefit plan may not provide that an employee who ceases to participate in the employer's qualified transportation fringe benefit plan (such as in the case of termination of employment) is entitled to receive a refund of the amount by which the

employee's compensation reductions exceed the actual qualified transportation fringes provided to the employee by the employer.

- When can I begin to use my Health Equity/WageWorks Commuter Card?  
You will receive your card before the first of the month in which the benefit is effective. You must activate your card following the directions on the sticker across the card. You can then begin using your card at any transit authority. Even though your card says debit on it, you must use the card as a credit card. Your card will be pre-funded by the 25th of the month prior to the benefit month. For example, your card will be pre-funded by August 25th with your election for September.
- I take PATCO every day. How do I use Health Equity/WageWorks?  
See below for PATCO Commuters...
- What do I do with the Tokens I already have?

Tokens will still be accepted to pay for a single ride on any Transit vehicle with a farebox (buses, trolleys) or you can use a Token at a Fare Kiosk to buy a Quick Trip for a single ride on the Market Frankford, Broad Street, or Norristown High Speed Lines. If you are a customer who uses Tokens and Paper Transfers - paper Transfers are no longer sold by Operators or Cashiers and the only way to get the \$1.00 transfer rate is if you have a Key Card with money in a Travel Wallet. So, this is a good time use one of the Fare Kiosks to turn your old Tokens into Travel Wallet value on a new SEPTA Key Card and continue to enjoy the same discounted fare without the hassle of coins and paper.

- What if I lose my Health Equity/WageWorks Commuter Card?  
If you lose your Health Equity/WageWorks Commuter Card you should call WageWorks immediately so they can suspend any further transactions from taking place. Your card will be replaced within a few days and you will not be held responsible for fraudulent transactions occurring after you lost the card.

Health Equity/Wageworks also offers benefits available through Zipcar for short term car rentals by the hour or day. Click on this [link](#) for more info.

## PATCO Commuters

T-Card Smart Card (Transit Only) is the ONLY option PATCO uses have when enrolling in Wage Works... The T-Card is a Transit Only SmartCard. To take advantage of pre-tax savings for parking, you will need to create a Parking Pay Me Back election, fund your FREEDON Card out of pocket, and submit a claim to be reimbursed. You will be required to show proof of parking when you submit your claim. If you are registered with PATCO, you will have access to your transaction history online. That history identifies if a transaction is for Transit or for Parking. You should include that history along with your claim, to show proof you used the FREEDOM Card for Parking only activity.

T-Card Smart Card - employees provide the smart card number directly on their Health Equity/Wage Works account and make your transit cost election and Health Equity/Wage Works will fund your T-Card directly. The amount you elect will be available on your PATCO T-card Smart Card on the 1st of the benefit month.

If you also take SEPTA, you could place another Health Equity/Wage Works order for a SEPTA monthly pass or a Health Equity/WageWorks Commuter Card to load funds to the SEPTA Key Card.