Commuter Benefits
Make commuting a breeze

With Commuter Benefits 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. The commuter benefits program is available to Georgia State University employees.

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 (e.g., Uber Pool, Lyft Line), for travel to or from work.

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 access transportation to work.
   - Excludes any parking on or near property at your home.
How do I use my 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.¹

Hsabank.com and our mobile app

Submit claims for cash reimbursement for:

- Parking plans
- Vanpool expenses (where electronic payment method is not 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.

Atlanta Smart Commute

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

- Passes
- Fare fees
- Breeze Card - MARTA, Cobb Community Transit, Gwinnett County Transit and GRTA Xpress transit agencies in the Atlanta area are available for pass orders for mass transit plans.

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?

The IRS allows a monthly maximum contribution to be deducted from your pay before taxes, which can mean tax savings.²

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.

¹ When you use Smart Commute, specifically in the Atlanta area, take advantage of possible discounts on your transit passes.
² 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.