

# Voya Health Savings and Spending Accounts

Living today, planning for tomorrow

## Commuter Benefit Accounts - Transit Expenses

The Voya Commuter Benefit Account for mass transit expenses is a great way to leverage pre-tax dollars to cover travel expenses to and from work.

When you select this benefit option, you'll use the Voya Health Savings and Spending Accounts debit card to purchase transportation passes or rides. It's important you only use the Voya Health Savings and Spending Accounts debit card to purchase transit-related passes or rides, as the IRS does not allow you to reimburse yourself if you use other debit, credit, check or cash payments.

For 2020, the mass transit contribution limit is \$270 per month. Total contributions (consumer and employer) for a transit plan cannot exceed this contribution limit, per IRS regulations. In the event your account does not have adequate funds to cover the full amount of a transit-related expense, you may split the amount with another form of payment.

Following are guidelines for use in several major metropolitan areas. Please check with your local transit provider for updates and more detailed information, or if your area is not listed below:

### New York Metro (MTA)

#### Payment methods:

Transit Vending Machines/Ticket Windows:

- Use your Voya debit card at the transit provider vending machine. The amount of your purchase at the machine is deducted from your transit account balance. Please note the full amount of your purchase displayed on the machine will be deducted from your card.

EasyPay Option:

- Pay for your rides with your Voya debit card. After completing registration with EasyPay, your MetroCard will refill whenever the balance is low. There are two options for EasyPay: Pay-Per-Ride and Unlimited.

Pay-Per-Ride EasyPayXpress Option:

- This option allows you to swipe your EasyPayXpress Pay-Per-Ride Metrocard like the regular Metrocard. Once swiped on a bus or subway, your fares are deducted from your Voya Transit account. Funds from your transit account will automatically get added to your card when your account balance falls below \$20. Pay-per-ride cards can be used on: subways, local busses, express buses, and AirTrain JFK.

30-Day Unlimited EasyPayXpress Option:

- This option allows you to automatically refill your EasyPayXpress 30-Day Unlimited Ride Metrocard every month. This card works exactly like the regular Metrocard. Prior to the end of each 30 day period, you will receive a renewal notification before completing the monthly refill. The fill amount will be charged to the Voya debit card, if saved on file. Unlimited ride cards can be used on: subways and local buses.

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Visit the [MTA website](#) for updates and additional information related to the New York Metro systems and procedures.

## Philadelphia – SEPTA

### Payment methods:

Fare Kiosks:

- Use your Voya debit card at any Fare Kiosk that accepts credit cards to purchase a local fare.

SEPTA Key Card:

- The SEPTA Key Card is a reloadable card making it easy to transit across the SEPTA lines. With your Voya debit card, you are able to buy One Day, Weekly or Month passes, or add a cash value to the Travel Wallet. Once used, your cash value or pass will be automatically used to ride the SEPTA line.

FREEDOM SHARE Card:

- This card can be used on SEPTA Transit and PATCO services. You are able to use their website to load one-time replenishments and automatic refilling once your account falls below the \$5 minimum balance amount. Your Voya debit card will be automatically debited with your predetermined auto-load amount when your balance goes below \$5.

Visit the [SEPTA Key website](#) or the [FREEDOM CONNECTED website](#) for updates and additional information related to the Philadelphia SEPTA systems and procedures.

## Philadelphia – PATCO

### Payment methods:

Paper Tickets:

- Use the Voya debit card at PATCO station to purchase a paper ticket. For consumers who ride PATCO occasionally, you are able to purchase a paper ticket with your Voya debit card whenever you need a ride.

FREEDOM Card:

- This option is a “store-value” card that is available for purchase with your Voya debit card at any PATCO vending machine. Use your Voya debit card to replenish the account as needed, or use their website to load one-time replenishments and automatic refilling once your account falls below the \$5 minimum balance amount. Your Voya debit card will be automatically debited with your predetermined auto-load amount when your balance goes below \$5. This card can be used a PATCO fare gates.

FREEDOM SHARE Card:

- This card can be used on SEPTA Transit and PATCO services. You are able to use their website to load one-time replenishments and automatic refilling once your account falls below the \$5 minimum balance amount. Your Voya debit card will be automatically debited with your predetermined auto-load amount when your balance goes below \$5.

Visit the [PATCO website](#) for updates and additional information related to the Philadelphia PATCO systems and procedures.

## San Francisco Bay Area

### Payment methods:

One-time Rides:

- Use the Voya debit card at local stations to purchase tickets or online via your transit app.

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### Clipper Card:

- Use your Voya debit card to buy and reload your Clipper Card, which makes it easy to navigate the Bay area. Once loaded, this card keeps track of your passes, discount tickets, rides and cash value while applying applicable rules, fares and discounts. Setup your Voya debit card as a primary payment with Autoload to immediately add value to your card as when your card is low or your pass expires.

Visit the [Clipper website](#) for updates and additional information related to the transit in the Bay Area.

## Chicago

### Payment methods:

#### Ventra Card:

- Ventra is a convenient way to pay for your transit. Use your Voya debit card to buy passes and load additional transit value at participating transit stations, via the app, by phone, or online. After registering an account and getting your card, use your Ventra Card to commute on CTA and Pace. You are able to load a cash value, 1- 3- 7- day CTA passes, 30 day Pace passes or a combination of both. Download their app to purchase Metra monthly tickets. Setup your Voya debit card as a primary payment method online or via the Ventra app. You are also able to reload your passes with your Voya debit card at any ticket vending machine that accepts a credit card.

Visit the [Ventra Card website](#) for updates and additional information related to the Chicago systems and procedures.

## Los Angeles

### Payment methods:

#### TAP Card:

- TAP Card is a convenient way to get around LA, with 25 partner transit agencies, making it easy to get anywhere in the area. TAP is a reloadable card to pay for Metro, bus and rail fares. Use your Voya debit card to buy and load the TAP Card at a local vending machine or online. You are able to load regional and local transit passes, transfers or cash value (Stored Value). Tap your card on the target each time you use a fare, and the farebox, turnstile or validator will deduct the correct fare from your TAP Account. Use your Voya debit card as the primary payment option to autoload your passes, or Stored Value whenever your balance is low.

Visit the [TAP card website](#) for updates and additional information related to the Los Angeles systems, procedures and for a list of partner transit agencies.

## Dallas

### Payment methods:

#### DART Ticket Vending Machines:

- Use your Voya debit card to pay for AM, PM, Day and Midday passes at any Vending Machine that accepts credit cards to ride the DART bus system.

#### GoPass:

- GoPass Tap allows you to use the card at electronic readers as you board or transfer buses and trains. The GoPass is accepted on bus or train to navigate the Dallas Metro and North Texas easily. Once you Tap your card at electronic readers, your fare will be automatically deducted from your account balance. Use your Voya debit card as the primary payment option to autoloading your GoPass, so your pass gets automatically funded whenever your balance is low.

Visit the [GoPass website](#) or the [DART website](#) for updates and additional information related to commuting in North Texas.

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This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. WEX Health, Inc. reserves the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice. 1059325

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