

MOBILITY. FLEXIBILITY. SUSTAINABILITY.

Choose HealthEquity
commuter benefits and
give your team unmatched
simplicity and convenience.



Connecting Health and Wealth

SOLUTIONS FOR EVERY COMMUTE

ALL BUSINESSES

PRE-TAX BENEFITS

Simplified administration with a rewarding member experience.

Thousands of parking and transit options

Easy ordering and payment for members and administrators

Stay safe with contactless cards

Remarkable 24/7 member services

Nationwide coverage with the most extensive commuter catalogue

Maximize tax savings through extensive engagement program

Configurable commuter subsidies

Fast program implementation

ENTERPRISE



A flexible, hybrid workplace.

Streamlined parking management and parking system integrations

Flexible commute stipends

Powerful mobility app integrations

Impactful employee engagement: Gamification, ride matching, and rewards

Seamless integrations with HR and payroll admin platforms

Actionable data insights to inform policies, incentives, and communications

Practical tools to achieve sustainability and commute equity initiatives



Pre-tax benefits

MORE SOLUTIONS

BULK TRANSIT PASSES

The simplest possible monthly transit solution.

Bulk pre-paid commuter cards or vouchers

Hassle-free pre-tax payroll deduction

No contract

No minimum participation

REMOTE WORK REIMBURSEMENT

Remote-work productivity and employee satisfaction.

Highly customizable

Submit receipts in fewer clicks

Manage ad-hoc or recurring reimbursement



ENTERPRISE COMMUTE MANAGEMENT

Luum is a commuter benefits management platform that scales with you as your programs and policies evolve. Our software unifies benefits administration, parking management, and mobility options, making it easy for you to immediately implement a commute program that will meet your employees' needs for efficiency, flexibility, safety, and sustainability.

A FLEXIBLE AND UNIFIED COMMUTE SOLUTION

Use Luum to improve the employee experience, reduce parking demand, and increase sustainable commuting. Luum can be implemented in an infinite number of ways to suit your needs—our commute experts will work with you to develop a custom recommendation.



Parking

Maximize your parking facilities by providing a **seamless and flexible parking experience** for employees. Luum's full-service parking platform includes reservations, applications, permits, custom charges, and integrations with leading hardware providers.



Mobility

With transit passes, rideshare, subsidies, and more, Luum's mobility package makes it **easy to provide sustainable and safe commute options** for your employees. Luum integrates directly with leading apps like Scoop™ carpool, Lyft™, Waze Carpool™, and Strava™.



Pre-Tax Card

Luum's powerful commuter benefits—including **digital-first pre-tax benefits for transit and parking**—can handle any commute subsidy you can imagine. Simplify the experience when you let our platform automatically log and process common commute expenses.



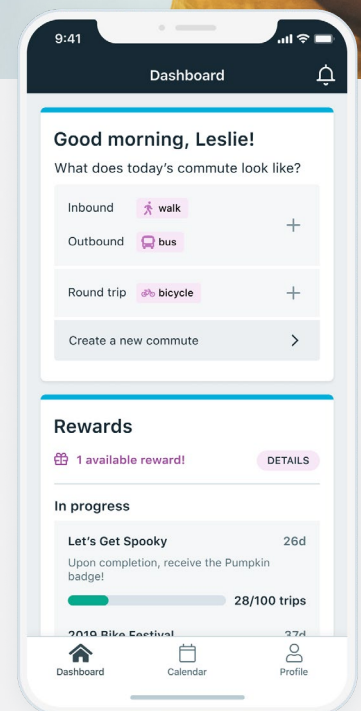
Admin Experience

Streamline and optimize your administration with automation and analytics. Engage employees with targeted messaging and gamification to provide an efficient and fun commute experience for all employees and ensure your benefits are actually used!



Employee Experience

Employees access commute benefits through **Luum's online commute hub or on their smartphone**. Whether they need to reserve a parking spot, book a shuttle, access commuter benefits information, or find a carpool, everything is in one place.



Engaging your team is critical to the success of any commuter benefits program. With Luum, you can create a culture of commuter delight with simple to use communication tools, gamification features and employee rewards.



REIMAGINING THE POST-PANDEMIC COMMUTE

As companies create new workplace configurations—focused around remote & in-office policies—it's essential to reconsider not only where employees work but also how they get there. In this new world of work, employee benefits must be flexible to accommodate new routines and lifestyles.

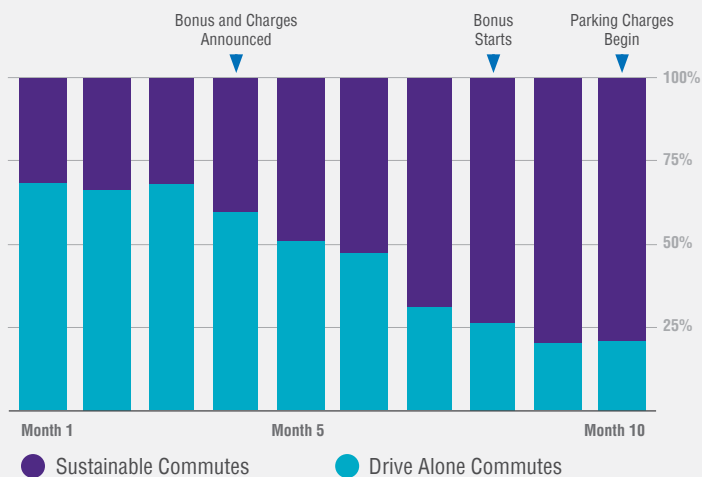
Luum is uniquely positioned to help organizations around the country build flexible and unified commute programs. As we try to anticipate changes in public transportation, traffic, and parking demand, one thing is certain—we must give employees flexibility to use modes that are cost-effective, convenient, and safe every day.

Case Study

TRANSFORM THE COMMUTE EXPERIENCE FOR YOUR PEOPLE

Reduce parking demand by monitoring parking data and encouraging employees to take sustainable commutes. One of our tech customers used a combination of commute bonuses—where employees receive a small cash sum for not driving solo—and daily parking charges to dramatically reduce parking demand in less than a year.

As workplaces become hybrid—with in-office and remote work—it's essential to give employees more ways to get to work and flexible parking options. By charging for parking daily, employees only pay for the days they come in. Luum processes bonuses and charges automatically through payroll, creating a seamless experience for all employees.



PRE-TAX BENEFITS

More municipalities are requiring organizations to offer pre-tax commuter benefits. And even where it's not required, organizations find that commuter benefits help boost employee satisfaction and talent retention. With the largest commuter catalog in the country, we make it easier than ever for people to save money on their ride to work.

Offer more flexibility

More options in more markets means your people can always find the best route to work.



Train



Subway



Parking



Bus



Ferry



Vanpool

Capitalize on 7.65% FICA tax savings

Greater flexibility and convenience usually lead to higher adoption, which means big tax savings. In fact, you may realize 7.65% FICA tax savings on every eligible dollar your people spend. Given these savings, most organizations find the commuter program more than pays for itself.

¹ Your HealthEquity Visa Commuter Card can be used at designated transit agencies and parking providers everywhere Visa debit cards are accepted. Your HealthEquity Visa Commuter Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. © 2020 HealthEquity, Inc. All rights reserved.

CONVENIENT PAYMENT OPTIONS

We give your people more ways to pay.

HealthEquity® Commuter Card¹

Use our contactless debit card for fast, touch-free transactions for all parking and transit expenses.

Smart Cards

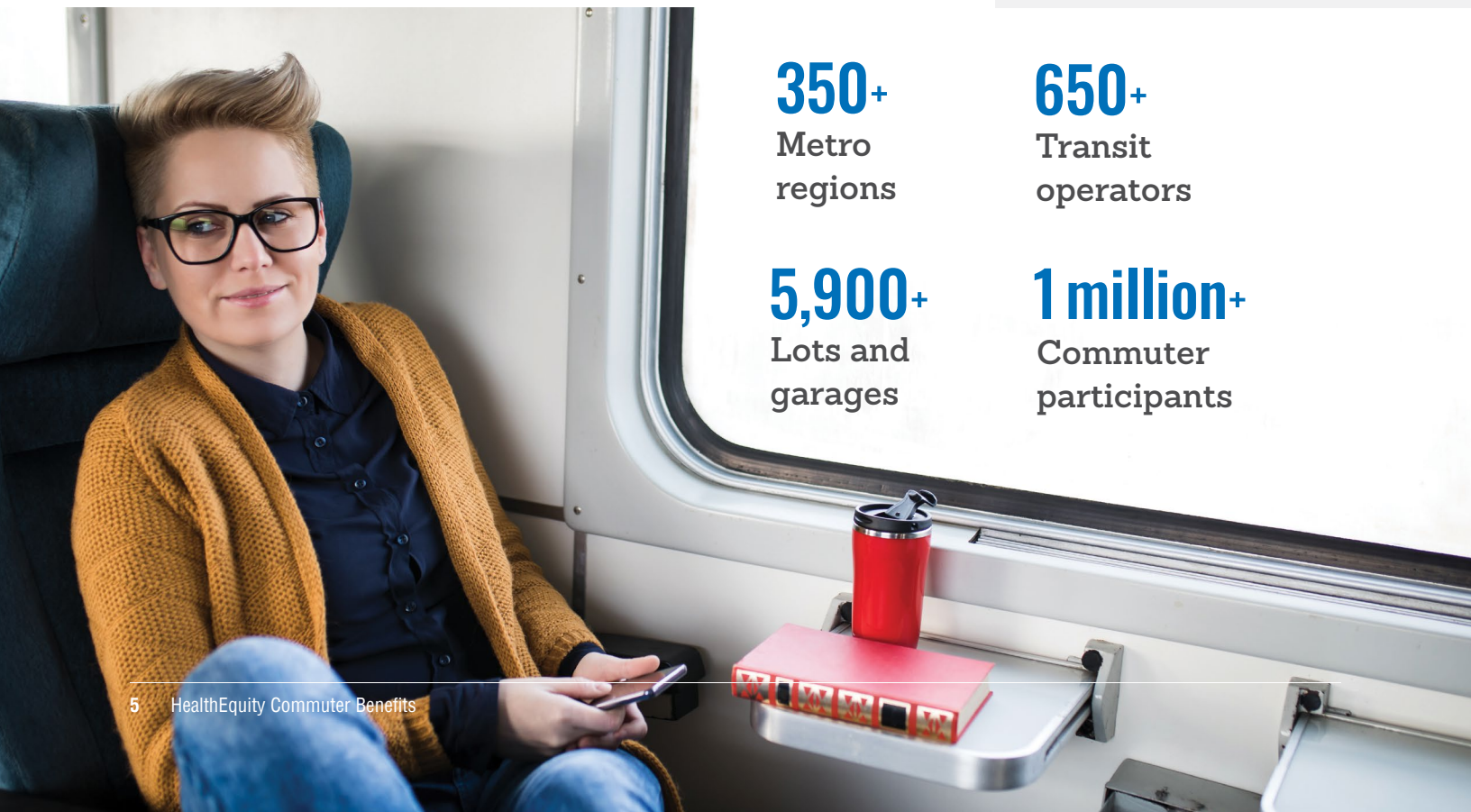
Load money directly onto transit agency smart cards where available.

Buy My Pass

Have transit agency passes delivered straight to your home.

Pay My Provider

Pay transit agencies or parking providers online without receipts or claims forms.



350+
Metro
regions

650+
Transit
operators

5,900+
Lots and
garages

1 million+
Commuter
participants



SAY GOODBYE TO HASSLE

Tap into a proprietary platform

Unlike other commuter administrators, we own our platform. That means we have full control over deployment and enhancements, and that means you have total visibility into program performance, enrollment and utilization.

- Find benefits to fit each of your corporate locations
- Easily integrate with payroll management systems
- Enjoy regular enhancements based on direct user feedback

Accelerate implementation

After working with 100,000+ organizations, we've got onboarding down to a science. Our implementation team will guide you through plan setup, employee enrollment and program go-live.

PUT YOUR PEOPLE FIRST

No need to manage reimbursement programs in house. Leave the heavy lifting to us and give your people an amazing experience.



24/7 member support

Call or chat day or night. Our US-based call center measures success by problems solved—not call times.



Configurable subsidies

Take your benefits to the next level by offering commuter subsidies. Offer a fixed amount or percentage of spend. Add or update at any time.



Streamlined management

Our intuitive portal makes it easy to search transit and parking options, place orders, review status, check balances and more. Plus, you can view recent card transactions too.



BUNDLE YOUR BENEFITS

Commuter programs are a great way to boost satisfaction and attract talent. But that's only the beginning. Consider adding a HealthEquity HSA and take your benefits to the next level. Combined with a qualifying health plan, HSAs can help you reduce premiums while empowering your people to build long-term health savings.

Avoid the headaches and hassle associated with multiple vendors and let HealthEquity manage everything end to end. Our Total Solution brings a powerful lineup of integrated benefits, delivering unrivaled simplicity and convenience. We'll help you unlock economies of scale and get bundled pricing you won't find anywhere else.

Ready to act?

866.855.8908 | [HealthEquity.com](https://www.healthequity.com)

Simplify

Imagine the power of single-source simplicity

Be confident

Build on 20+ years industry leadership

Make a difference

Wow your people with a fully cohesive experience

ONE PARTNER. TOTAL SOLUTION.

Only HealthEquity delivers the integrated solutions you need to simplify benefits and truly impact people's lives.



HSA



FSA



HRA



Commuter



COBRA



Wellbeing