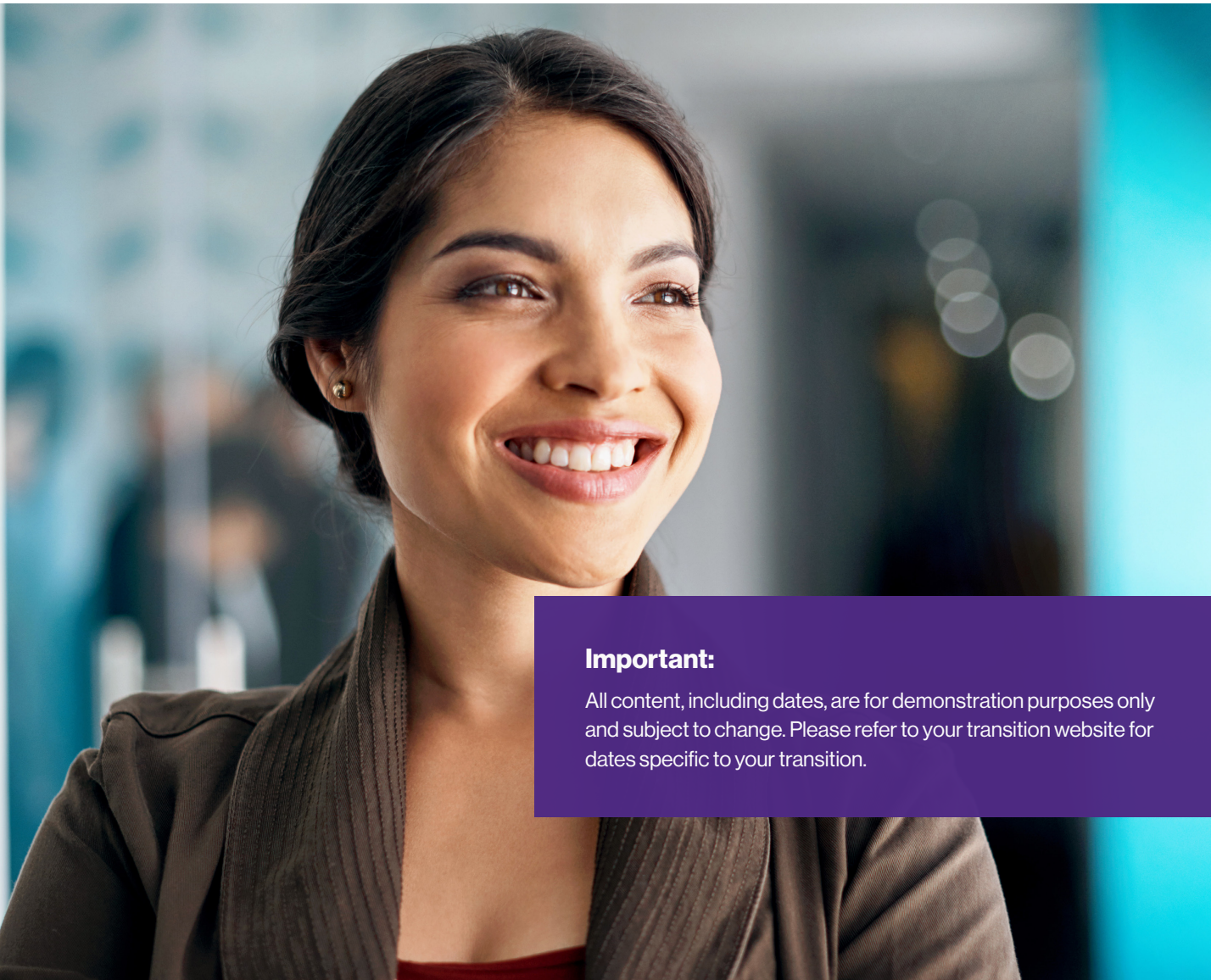


# Member Communications Library

**This way to** —————> **remarkable**



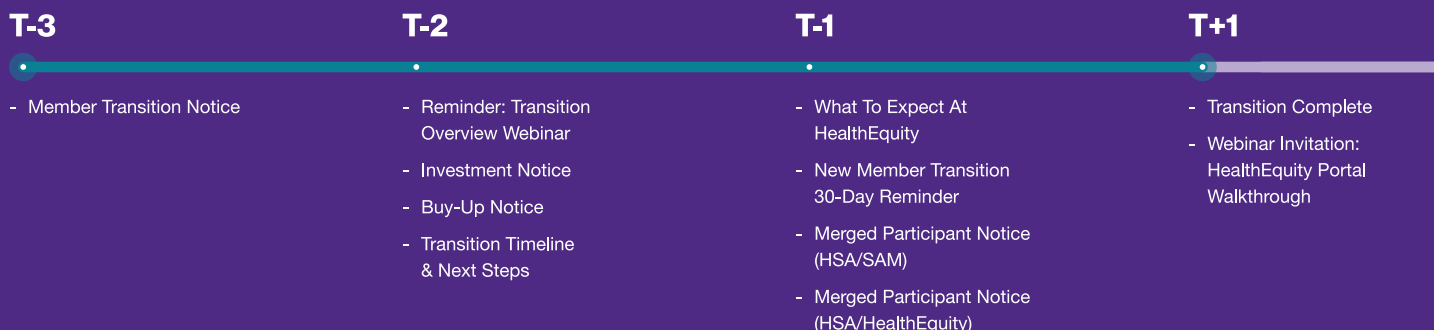
**Important:**

All content, including dates, are for demonstration purposes only and subject to change. Please refer to your transition website for dates specific to your transition.

# Transition Communications Member HSA

**3 months**  
prior to transition


**1 month**  
after transition



## Important:

All content, including dates, are for demonstration purposes only and subject to change. Please refer to your transition website for dates specific to your transition.

**Subject Line:**  
Welcome to HealthEquity.



# This way to remarkable

We're excited to show how we can help you plan for a healthy future.

## Dear MEMBER,

It's time to transition your HSA to our HealthEquity portal.

As a result of the acquisition of Fidelity by HealthEquity, your Health Savings Account (HSA) will be transitioned to the HealthEquity portal on Transition Date.

No action is required on your part for the transition to take effect.

For a complete breakdown of your transition, visit your [member transition website](#).

As your new benefits partner, we're here to help you plan for a healthy future by building your physical and financial wellness.

We're confident that HealthEquity will accomplish this transition successfully because of:

- **Our track record:** We've accomplished similar updates before among the 14 million members we serve.
- **You will receive a HealthEquity Visa® Card**<sup>1</sup> and your Fidelity card will be suspended.
- **Our unwavering commitment:** We're dedicated to the health and financial security of members like you.
- **Our service:** We strive to deliver you an experience that's remarkable in every way, every day.

### After the transition to the HealthEquity HSA portal:

- Your monthly administration fee will remain the same.
- **You will receive a HealthEquity Visa® Card**<sup>1</sup> and your Fidelity card will be suspended.
- If you have an investment account, your funds will transfer in kind.
- Access to historical records on the Fidelity member portal will continue until September 2025.

Milestone	Date
Members are notified of the transition.	3 months before transition date
HealthEquity begins mailing Card Packages. Packages include first time login instructions to the HealthEquity portal. For eligible members, packages also include new HealthEquity Visa® Card <sup>1</sup> for the new plan year.	One month before transition date
Members can start making post-tax contributions in the HealthEquity portal.	One month before transition date
Final day to make contributions by any method to your Fidelity HSA.	10 calendar days before transition date
HSA blackout period starts.	9 calendar days before transition date
Account balances and investment holdings are transferred to the HealthEquity portal.	As of transition date
HSA blackout period ends. Funds and investments are available through HealthEquity portal.	As of transition date
Transaction history loaded in HealthEquity portal.	1 week after transition date

### Blackout Period

To facilitate the transition of your HSA, there will be a "blackout period" during which you will not be able to access your HSA cash funds, use your Fidelity debit card, or make any changes to your investments.

**This period will begin on 9 calendar days before transition date, and continue until Transition Date.**

If you have investments held in your HSA during the blackout period, you will be unable to direct or diversify those investments on the Fidelity portal.

If you have a Schwab Health Savings Brokerage Account<sup>2</sup>, access to your Schwab brokerage account will be uninterrupted during the blackout period. Following the blackout, integrated access to your brokerage account will become available directly from the HealthEquity member portal. Your Schwab brokerage account will now be restricted from new investments in limited partnerships, foreign stocks, debt securities, options, and select mutual funds. If you are currently invested in a restricted offering, you may continue to hold these assets. However, you will not be able to make additional buys after the transition to the HealthEquity program.

### Important Dates You Need to Know

Whether or not you are planning to use your HSA balance soon, we encourage you to carefully consider how this blackout period may affect your financial plan. To make investment changes before this blackout period starts, log on to the Fidelity portal, select your account and then click "Investment Site" to access your investment account.

### Impact on Your HSA Investment Funds

If you have an investment account, your HSA assets that are invested in funds on the Fidelity portal will be transitioned to the HealthEquity portal<sup>3</sup>.

[Please click here for a complete listing of the impact on Continuing Funds, Freezing Fund, and Legacy Funds.](#)

### Investment Fees

[Click here for a complete breakdown of investment fees and notices.](#)

What if I do not want my HSA to transition to the HealthEquity HSA?

*continued above*

**Please refer to your transition website for exact Transition Dates.**

**What if I do not want my HSA to transition to the HealthEquity HSA portal?**

If you do not want your HSA to transition from the Further portal to the HealthEquity portal, you must liquidate your HSA or we must receive a transfer request form for your HSA by 10 calendar days before transition date using either of the following options:

- To close your account, call Further customer support at 800.859.2144 OR
- Provide us with a written transfer request from a new custodian or trustee to transfer your HSA.

The request must be submitted on the new custodian's HSA transfer form. Please send the transfer request to:  
Further  
PO Box 14630  
Lexington, KY 40511

**For more details on getting started:**

[Visit Member Transition Site](#)
[Download Member Transition Guide](#)

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### Schedule of Fees

The following is a list of fees that can apply to your HSA. See section 7.01 of the HSA Custodial Agreement for more information. If your employer, health plan, or other company has arranged to pay certain fees for you or for discounts, then adjustments will be noted on the HealthEquity member portal in the "Member Profile" section and reflected on your monthly statements.

Service	Fee
Monthly HSA admin fee	\$1.00
Reimbursement check	\$2.00 for paper check. No fee electronic funds transfer
Payment to provider	No fee
Electronic payment to self	No fee
HealthEquity Visa® Card¹	3 free - \$5 fee per card after
Card transaction	No fee
Return deposited item	\$20.00 per item
Stop payment request	\$20.00 per item
Excess contribution correction	\$20.00 per request
Account closure	\$25.00 (waived for 60 days following your Transition Date)
Electronic statement	No fee
Paper statement	\$2.00 per monthly statement — associated with electronic statements (waived for first 60 days after Transition Date)

If you have questions, our 24/7 Member Services team is always here to help.

**Sincerely,**  
HealthEquity Member Services

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### Questions?

844.351.6856

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¹This card is issued by The Bancorp Bank, N.A., pursuant to a license from Visa U.S.A. Inc. Your card can be used anywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used as gas stations, restaurants, or other establishments not health insured. See Cardholder Agreement for complete usage restrictions.

²Network Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc. Member SPACs, the registered broker-dealer, which also provides other brokerage and custody services to its customers. Health Equity and Charles Schwab & Co., Inc. are not affiliated and are not responsible for the products and services provided by the other.

³Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, nor guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment agreement. Investing may not be suitable for everyone and before making any investments, review the fund prospectus.

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Fund-Member\_HSA\_Email\_7-23\_Marketing

# T-2 Months, Week 1

Sent approximately 2 months prior  
to the Transition Date.


**Description:**  
Reminder: Transition Overview  
Webinar (HSA)

**Subject Line:**  
Let's talk about what's next for your  
HSA.

HealthEquity

This way to a smooth transition

Register now for our Transition Overview webinar.



Hi Elise,

We're here to make this Health Savings Account (HSA) transition as smooth as possible for you. Which is why we've created a series of specialized webinars to provide you with the knowledge you need.

All webinars are available in either a scheduled or on-demand format and feature a Q&A session to address commonly asked questions. Scheduled webinars will include a live chat feature where attendees can ask HealthEquity Implementation Managers questions and get answers in real time.

During our Transition Overview webinar, we'll guide you through the upcoming transition steps, highlight the changes you can expect at HealthEquity, and provide valuable account insights.

Moreover, HealthEquity Implementation Managers will be available for live chat, giving you the chance to ask questions and gain clarity.

[Sign up for the scheduled Transition Overview webinar.](#)

If attending a scheduled webinar doesn't align with your calendar, don't worry. We've prepared on-demand versions that you can watch at your convenience.

[Watch the on-demand webinar.](#)

For more detailed information, please visit your member transition website.

[Visit member transition site](#)

If you have questions, our 24/7 Member Services team is always here to help.

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HealthEquity Member Services

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Final Member\_HSA\_Email\_2\_T-2\_Months\_W1

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# T-2 Months, Week 2

Sent approximately 2 months prior to the Transition Date.

Only if applicable

**Description:**  
Investment Notice

**Subject Line:**  
IMPORTANT: Your HSA Investment Notice

HealthEquity

HealthEquity

HSA Investment Notice

We have some important information about your HealthEquity HSA.

Dear LISA,

We are following up with the investment terms applicable to your Health Savings Account (HSA), which is scheduled to transfer from the Further HSA portal to the HealthEquity HSA portal on Transition Date.

In addition, 60 days after your transition, the Schwab Government Money Investor Shares (SNOXX) fund will no longer be available on the HealthEquity HSA portal, and any remaining SNOXX shares in your investment account at that time will be liquidated, with the resulting proceeds placed into your default HSA cash option.

For a complete breakdown of what this means for your account, [please click here](#).

Blackout Period

To facilitate the transition of your HSA, there will be a "blackout period" during which you will not be able to access your HSA cash funds, use your Further debit card, or make any changes to your investments.

This period will begin on 9 calendar days before transition date and will continue until Transition Date.

If you are holding investments in your HSA during the blackout period, you will be unable to direct or diversify those investments on the Further portal.

Whether or not you are planning to use your HSA balance soon, we encourage you to carefully consider how the blackout period may affect your financial plan. To make investment changes before the blackout period starts, log on to the Further portal, select your account and click "View Investment Title" to access your investment account.

If you have a Schwab Health Savings Brokerage Account<sup>1</sup>, access to your Schwab brokerage account will be uninterrupted during the blackout period. Following the blackout, integrated access to your brokerage account will become available directly from the HealthEquity member portal.

Important Dates

Milestone	Date
A new HealthEquity View <sup>®</sup> Card <sup>1</sup> and Card Package will be arriving in your mailbox, allowing you to access the HealthEquity Member Portal.	One month before transition date
Members can make post-tax contributions in the HealthEquity portal. Consider contributing to your HealthEquity HSA prior to the blackout date if you need access to funds during the transitioning blackout period described below.	One month before transition date
Final day to make contributions via any method to your Further HSA.	10 calendar days before transition date
Final day to make investment trades from your HSA investment account through the Further Investment portal. <sup>2</sup>	10 calendar days before transition date
Final day to use Further debit cards or request distributions from HSAs through the Further portal.	10 calendar days before transition date
HSA blackout period starts.	9 calendar days before transition date
Account balances are transferred to the HealthEquity portal. For members with investments, investment holdings are transferred to the HealthEquity portal.	As of transition date
HSA blackout period ends. Funds and investments are available through the HealthEquity portal.	As of transition date
Transaction history loaded in HealthEquity portal.	1 week after transition date

For a complete breakdown of your transition timeline, visit your [member transition website](#).

Impact on Your HSA Investment Funds

If you have an investment account, your HSA assets that are invested in funds on the Further portal will be transferred to the HealthEquity portal.

For a complete listing of the impact on Continuing Funds, Freezing Funds, and Legacy Funds, [please click here](#).

Investment Fees

Investments on the HealthEquity portal will be subject to investment fees (expense ratios) charged by the mutual funds, plus a monthly investment administration fee equal to 0.03% of your average daily investment balance (capped at \$10.00 per month). In addition, if you subscribe to use Advisor, a web-based robo-advisory service powered by HealthEquity Advisors, LLC, you will be charged a separate monthly fee equal to 0.05% of your average daily advised balance (capped at \$15.00 per month).<sup>3</sup> If you were previously billed in advance for certain investment fees, following the transition to the HealthEquity HSA portal, your HealthEquity HSA default cash option will be credited with the pro rata portion of any excess fees previously billed.

Which Investment Tools Are Available?

With access to several investing tools, including Advisor, a web-based service available from HealthEquity Advisors, LLC, members are enabled to elect control or convenience:

- Self-driven (powered by HealthEquity, Inc.): We provide easy access to fund data, research, and fund prospectus so you can direct your own investments.
- Advisor GPS (powered by HealthEquity Advisors, LLC): Get web-based portfolio guidance giving you a suggested route to your destination; you will determine when to make any trade in your HSA portfolio (additional fees apply).
- Advisor AutoPilot (powered by HealthEquity Advisors, LLC): Let web-based automated technologies manage your HSA portfolio (additional fees apply).

HealthEquity members also have access to an integrated Health Savings Brokerage Account (HSBA) powered by Charles Schwab. It's most appropriate for a knowledgeable, experienced investor who are seeking a wider range of investment options, can dedicate more time to managing their investments, and are comfortable making more of their own investing decisions.

If you have any questions about your account, our 24/7 Member Services team is always here to help.

Sincerely,  
The HealthEquity Member Services team

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continued above

Please refer to your transition website for exact Transition Dates.

FINANCIAL INVESTMENT TOOLS AND SERVICES

With access to several investing tools, including Advisor, a web-based service available from HealthEquity Advisors, LLC, members are enabled to elect control or convenience:

- Self-driven (powered by HealthEquity, Inc.): We provide easy access to fund data, research, and fund prospectus so you can direct your own investments.
- Advisor GPS (powered by HealthEquity Advisors, LLC): Get web-based portfolio guidance giving you a suggested route to your destination; you will determine when to make any trade in your HSA portfolio (additional fees apply).
- Advisor AutoPilot (powered by HealthEquity Advisors, LLC): Let web-based automated technologies manage your HSA portfolio (additional fees apply).

HealthEquity members also have access to an integrated Health Savings Brokerage Account (HSBA) powered by Charles Schwab. It's most appropriate for a knowledgeable, experienced investor who are seeking a wider range of investment options, can dedicate more time to managing their investments, and are comfortable making more of their own investing decisions.

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Sincerely,  
The HealthEquity Member Services team

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<sup>2</sup>Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HSA holders may select mutual funds for investment through the HealthEquity investment platform for HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, is a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment advisor. provides web-based investment advice to HSA holders that subscribe for its services (premium investment and additional fee \$950). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges, and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this, and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing. HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.

<sup>3</sup>Schwab Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. HealthEquity and Charles Schwab & Co., Inc. are not affiliated and are not responsible for the products and services provided by the other.

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From Member\_HSA\_Email\_Nb\_7\_1\_2024\_001

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# T-2 Months, Week 2

Sent approximately 2 months prior  
to the Transition Date.

Only if applicable


**Description:**  
Buy-Up Notice

**Subject Line:**  
NOTICE: Important information  
about your Further HSA Plan Change  
program

HealthEquity

We have some good news

Here's some important information regarding your Further Plan Change program.



Dear Elise,

We are following up with the investment terms applicable to your Health Savings Account (HSA), which is scheduled to be transferred from the Further HSA portal to the HealthEquity HSA portal on Transition Date.

You have been identified as a participant in Further's Plan Change program, which allowed you to move to the HSA plan type of your choice (with corresponding interest rates and administrative fees). Upon your transition, will be automatically moved back to your employer's default interest option.

While HealthEquity does not offer a Buy Up Program, we do provide a similar offering known as Enhanced Rates.<sup>1</sup>

Once transferred, your HSA will be automatically entered in the Enhanced Rate offering which most closely matches your previous interest rate offering from Further with the nearest Enhanced Rate interest tier available from HealthEquity.

**No action is required by you at this time.**

While HealthEquity does not offer a Plan Change program, HealthEquity does offer two cash placement options to further optimize your HSA cash balances, Basic or Enhanced.<sup>1,2</sup>

Our Enhanced Rates option offers potentially higher interest rates compared to our Basic Rates option. For a complete breakdown of potential interest rate schedule for the Enhanced Rate option, please refer to your member transition website.

Once transferred to the HealthEquity member portal, you can select your cash option preferences with either our Enhanced Rate or Basic Rate offerings as soon as you have your portal credentials.

Keep an eye on your mailbox for a new HealthEquity Visa® Card and Card Package, which will grant you access to the HealthEquity member portal.<sup>3</sup>

After you log in, go to "Interest Rates" on the right side of the page. From the "Interest Rates" page, you will be able to select your preferred rate option. You may change your preferred rate option at any time and at no cost.

As soon as your account has completed the transition to HealthEquity, you can visit your member portal to view or change your new HSA interest rate.

Thank you for your patience as we continue to make your transition to HealthEquity a pleasant one. If you have any questions, do not hesitate to reach out.

Sincerely,  
The HealthEquity Member Services team


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Questions?

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<sup>1</sup>Basic cash option is a federally insured option for your HSA cash balance. Cash funds are held in an FDIC- or NCUA-insured institution and are eligible for deposit insurance, subject to applicable requirements and limitations. Interest rates are subject to change.

<sup>2</sup>Enhanced Rates option consists of interest-bearing group annuity contracts issued by participating insurance companies for your HSA cash balance. Principal and interest are subject to risk of loss and not covered by deposit insurance. Interest rates are subject to change.

<sup>3</sup>This card is issued by The Bancorp Bank, N.A., pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

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Final Member\_HSA\_Email\_2x\_T-2\_Months\_192

Please refer to your transition website for exact Transition Dates.

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# T-2 Months, Week 3

Sent approximately 2 months prior  
to the Transition Date.


**Description:**  
Transition Timeline & Next Steps

**Subject Line:**  
Don't Forget: HSA Transition to  
HealthEquity.

HealthEquity

Your guide to remarkable

Here's some important information regarding your HSA transition.



Hi Elise,

We hope this message finds you well. We wanted to send you a friendly reminder that your Health Savings Account (HSA) transition from Further to our HealthEquity portal is happening soon.

We're here to make this transition as smooth as possible for you. As we approach the transition date, our goal is to provide you with all the information and support you need for a seamless experience.

Here is a list of action items for you to accomplish before your transition date:

- [Attend the Transition Overview webinar](#)
- [Register for the Onboarding webinar](#)
- Review these [important dates and upcoming communications](#)

Keep an eye on your mailbox for a new HealthEquity Card Package and Visa® card coming soon.\* Your Card Package will include your new credentials to the HealthEquity member portal.

Here are some key transition dates to look forward to:

Milestone	Timing
Members are notified of the transition.	3 months before Transition Date
HealthEquity begins making Card Packages. Packages include first time login instructions to the HealthEquity portal. For eligible members, packages also include new HealthEquity Visa® Card† for the new plan year.	1 month before Transition Date
Members can make post-tax contributions on the HealthEquity portal. Consider contributing to your HealthEquity HSA prior to the blackout date if they need access to funds during the transitioning blackout period described below.	
Final day to make contributions via any method to Further HSA.  Final day to make investment trades from HSA investment account through the Further Investment portal.  Final day to use Further debit cards or request distributions from HSAs through the Further portal.	10 calendar days before Transition Date
HSA blackout period starts.	9 calendar days before Transition Date
Account balances are transferred to the HealthEquity portal. For members with investments, investment holdings are transferred to the HealthEquity portal.  HSA blackout period ends. Funds and investments are available through the HealthEquity portal.	As of Transition Date
Transaction history loaded in HealthEquity portal	1 week after Transition Date

If you have questions, please reach out to Member Services.

Thank you in advance for your help in a smooth transition.

Sincerely,  
HealthEquity Member Services

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†Mutual fund trade orders are typically submitted for pricing and execution prior to market close on a market business day. Completed transactions are generally reflected in the HSA portal the morning of the next market business day. Some combinations of "sell" and "buy" orders submitted simultaneously (such as "napier" and "helanor" orders) involve a two-day, two-day execution process, potentially adding market risk to the transaction. To provide cash (liquidity) when completing these unique transactions, the "sell" order is executed a day prior to the "buy" order.

‡Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUR insured, or guaranteed by HealthEquity, Inc. HSA holders may select mutual funds for investment through the HealthEquity investment platform but HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment advisor, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges, and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this, and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing. HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.

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Print Member: HSA\_Email\_A\_T-2\_Months\_W3

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website for exact Transition Dates.

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# T-1 Month, Week 1

Sent approximately 1 month prior  
to the Transition Date.

**Description:**  
New Member Transition Notice @  
30 days

**Subject Line:**  
You have 30 days to complete your  
HSA transition tasks.

HealthEquity

This way to remarkable.

See below for some important dates concerning your HSA transition.

Elise,

It's official. We are now 30 days out from transferring your account from Further to your new benefits team at HealthEquity.

For your convenience, we've included some key milestones coming up in the next 30 days.

Milestone	Timing
Members are notified of the transition.	3 months before Transition Date
HealthEquity begins mailing Card Packages. Packages include first time login instructions to the HealthEquity portal. For eligible members, packages also include new HealthEquity Visa® Card* for the new plan year.  Members can make post-tax contributions on the HealthEquity portal. Consider contributing to your HealthEquity HSA prior to the blackout date if they need access to funds during the transitioning blackout period described below.	1 month before Transition Date
Final day to make contributions via any method to Further HSA.  Final day to make investment trades from HSA investment account through the Further Investment portal.  Final day to use Further debit cards or request distributions from HSAs through the Further portal.	10 calendar days before Transition Date
HSA blackout period starts.  Account balances are transferred to the HealthEquity portal. For members with investments, investment holdings are transferred to the HealthEquity portal.  HSA blackout period ends. Funds and investments are available through the HealthEquity portal.	9 calendar days before Transition Date  As of Transition Date
Transaction history loaded in HealthEquity portal.	1 week after Transition Date

For a complete breakdown of your transition, please visit your [member transition website](#) or contact your HR representative.

If you have any questions about your account, please reach out.

We're always here to help.

Sincerely,  
The HealthEquity Member Services team

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\*Mutual fund trade orders are typically submitted for pricing and execution prior to market close on a market business day. Completed transactions are generally reflected in the HSA portal the morning of the next market business day. Some combinations of "sell" and "buy" orders submitted simultaneously (such as "replace" and "rebalance" orders) involve a two-step, two-day execution process, potentially adding market risk to the transaction. To provide cash (liquidity) when completing these unique transactions, the "sell" order is executed a day prior to the "buy" order.

†Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HSA holders may select mutual funds for investment through the HealthEquity investment platform but HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum investments and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges, and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this, and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing. HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.

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Final Member\_HSA\_Email\_8\_3\_1\_Month\_301

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# T-1 Month, Week 2

Sent approximately 1 month prior  
to the Transition Date.

Description:

What To Expect At HealthEquity  
(HSA only) i.e. Tools, Investing,  
Service, etc.


Subject Line:

Your HealthEquity HSA Card  
Package is on the way.

HealthEquity

This way to your HealthEquity HSA

Your HealthEquity HSA Card Package is on its way.



Hi Elise,

As we get closer to transitioning your HSA to HealthEquity, we wanted to share some things you can expect from us.

In the coming days, you'll receive your HealthEquity Card Package in the mail. Inside your Card Package, you'll find:

- Your new HealthEquity Visa® Card¹
- Your credentials to access your account on the HealthEquity member portal

For a complete breakdown of our transition process, be sure to register for our [Transition Overview webinar](#).

**Blackout Period**

To facilitate the transition of your HSA, there will be a "blackout period" during which you will not be able to access your HSA cash funds, use your Further debit card, or make any changes to your investments.

This period will begin on 9 calendar days before transition date and will continue until Transition Date.

If you have investments held in your HSA during the blackout period, you will be unable to direct or diversify those investments on the Further portal.

- **May 24, 2024:** Start of the blackout period. Any investments remaining in your Further HSA will be subject to market conditions.
- **May 31, 2024:** Account balances and investment holdings are transferred to HealthEquity.
- **June 1, 2024:** Blackout period ends. All HSA funds and investments will be available through the HealthEquity portal.


Whether or not you are planning to use your HSA balance soon, we encourage you to carefully consider how this blackout period may affect your financial plan. To make investment changes before the blackout period starts, log on to the Further portal, select your account and click "Visit Investment Site" to access your investment account.

Thank you in advance for your help in making this transition to HealthEquity a smooth one.

If you have any questions about your account, please reach out.



We're always here to help.



Sincerely,  
HealthEquity Member Services

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Questions?

844.351.6856





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T-1 Month,  
Week 3

Sent approximately 1 month prior  
to the Transition Date.


**Description:**  
Merged Participant Notice  
(HSA/SAM)

**Subject Line:**  
Here is your HSA Merged Participant  
notice.

HealthEquity

This way to a  
smooth  
transition

We have some important information  
regarding your HSA account.



**Dear Elise,**

We are following up regarding the recent communication you received about the transition of your Health Savings Accounts (HSAs) from the Further HSA portal to the HealthEquity HSA portal.

**You have been identified as having multiple HSAs on the Further HSA portal.**

As part of the transition, your accounts will be consolidated into one HSA on the HealthEquity HSA portal, and we will use the most current information we have on file.

In addition, the transition to the HealthEquity HSA portal requires that you complete a new beneficiary designation. When you log in to the HealthEquity portal for the first time after the transition of your HSA is complete on Transition Date we encourage you to review your HealthEquity account to ensure the information is accurate and to update the beneficiary designation for your HSA.

**Are there any tax consequences as a result of the merging of my accounts?**

No. While HSAs are tax-advantaged accounts, there should be no tax implications due to the merging of your accounts.<sup>1</sup>

**Will my transaction history be transferred to HealthEquity?**

Your 2024 transaction history will be imported into the HealthEquity system within a couple of weeks following the Transition Date conversion. For the years prior to the 2024 tax year, we encourage you to download any account history information from your Further HSA portal.


**Who will send me tax statements?**

HealthEquity will provide the 2023 tax reporting information for any activity incurred in the 2023 calendar year.

If you have any questions about your account, please reach out.





We're always here to help.

Sincerely,  
HealthEquity Member Services

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**Questions?**

844.351.6856



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<sup>1</sup>HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.

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website for exact Transition Dates.

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# T-1 Month, Week 3

Sent approximately 1 month prior  
to the Transition Date.


**Description:**  
Merged Participant Notice  
(HSA/HQY)

**Subject Line:**  
Here is your Merged Participant  
notice.

HealthEquity

This way to a  
smooth  
transition

We have some important information  
regarding your HSA account.



Dear Elise,

We are following up regarding the recent communication you received about the transition of your Health Savings Accounts (HSAs) from the Further HSA portal to the HealthEquity HSA portal.

**You have been identified as having multiple HSAs on the Further HSA portal.**

As part of the transition to the HealthEquity HSA portal, your accounts will be consolidated into your existing HSA at HealthEquity, and we will use the most current information we have for your HSA.

In addition, the transition to the HealthEquity HSA portal requires that you update your beneficiary designation. When you log in to the HealthEquity portal for the first time after the transition of your HSA is complete on Transition Date, we encourage you to review your HealthEquity account to ensure the information is accurate and to update the beneficiary designation for your HSA.

**Will I receive a new HealthEquity Visa® Health Account Card?¹**

If you have an open HSA at HealthEquity with an active HSA debit card, your existing card will continue to work, and you will not receive a new HSA debit card. If your HealthEquity HSA was closed, your account will be reopened, and you should receive a new HSA debit card in the mail the One month before transition date.

**How do I order a replacement HSA debit card or additional cards for my dependents?**

You may order a replacement HSA debit card, or additional cards for your dependents, by logging in to the HealthEquity member portal or by contacting Member Services at 844.355.0150.

**Are there any tax consequences as a result of the merging of my accounts?**

No. While HSAs are tax-advantaged accounts, there should be no tax implications due to the merging of your accounts.²

**Will my transaction history be transferred to HealthEquity?**

Your 2023 transaction history will be imported into the HealthEquity system within a couple of weeks following the Transition Date conversion. For the years prior to the 2023 tax year, we encourage you to download any account history information from your Further HSA portal.

**Who will send me tax statements?**

HealthEquity will provide the 2023 tax reporting information for any activity incurred in the 2023 calendar year.

If you have any questions about your account, please reach out.

We're always here to help.

Sincerely,  
HealthEquity Member Services


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Questions?

844.351.6856









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²HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

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website for exact Transition Dates.

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# T+1 Month, Week 2

Sent approximately 1 month after  
the Transition Date.

**Description:**  
Transition Complete

**Subject Line:**  
Your HSA is now officially with  
HealthEquity.

HealthEquity

Welcome to the HealthEquity portal

Welcome to a remarkable way to plan for the future.

Dear Elise,

We are thrilled to inform you that your Health Savings Account (HSA) transition to HealthEquity is now complete, and your HSA is officially on our HealthEquity portal.

You can now enjoy complete access to the benefits of our comprehensive services and resources.

As a next step, we recommend that you attend our [Portal Walkthrough webinar](#) where you'll learn about the HealthEquity portal. Click the link to find a time that works for you.

Here are some important details now that your transition is complete:

Access Your Account:

- You can now access your HSA through the [HealthEquity member portal](#) and our user-friendly mobile app.\*
- Log in to review your account, check your balances, and manage your contributions effortlessly.

Fees:

Your administration fee did not change. For more information about fees, [click here](#).

Once again, welcome to HealthEquity! We are honored to have you as a member, and we look forward to supporting your health and financial well-being.

Not finding what you are looking for?

Our [Help Center](#) is a great place to view top resources for commonly asked questions.

If you have any questions or need assistance, reach out to 24/7 Member Services Team at 866.346.5800

We're always here to help.

Warm regards,

HealthEquity Member Services

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Questions?

866.346.5800

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\*Accounts must be activated via the HealthEquity website in order to use the mobile app.

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website for exact Transition Dates.

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# T+1 Month, Week 2

Sent approximately 1 month after  
the Transition Date.

**Description:**

Webinar Invitation: HealthEquity  
Portal Walkthrough Education  
(HSA only)

**Subject Line:**

Everything you need to know about  
your new HealthEquity portal.

HealthEquity

Welcome to the HealthEquity portal

Welcome to a remarkable way to plan for the future.

Elise,

It's time to start building a healthier future with HealthEquity.

As your new partner in saving for the future, we're here to make sure you know exactly what tools and resources are at your disposal.

Please register for your HealthEquity Onboarding Webinar.

Register Now

Our Onboarding webinar will tell you everything you need to know about our portal, giving you the tools and resources you need to make the most out of your HSA account and total access to our highly-trained support teams.

Sincerely,

HealthEquity Member Services

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Questions?

866.346.5800

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# Transition Communications

## Member Reimbursement Accounts (FSA/HRA)

**3 months**  
prior to transition

**1 month**  
after transition

**T-3**

- Member Transition Notice

**T-2**

- Reminder: Transition Overview Webinar
- Transition Timeline

**T-1**

- New Member Transition  
30-Day Reminder

### Important:

All content, including dates, are for demonstration purposes only and subject to change. Please refer to your transition website for dates specific to your transition.



# T-3 Months, Week 1

Sent approximately 3 months prior  
to the Transition Date.


**Description:**  
Member Transition Notice &  
Get Started Guide

**Subject Line:**  
It's time to start your FSA/HRA  
transition from Further to  
HealthEquity.

HealthEquity

This way to remarkable

We're excited to show you the way to a healthy future.




Dear Elise,


As a result of the acquisition of Further by HealthEquity, your Flexible Spending Account/Health Reimbursement Arrangement (FSA/HRA) benefits will be transitioned to the HealthEquity member portal on Transition Date.


No action is required on your part for the transition to take effect.

As your new benefits partner, we're excited for the opportunity to help you plan for the future.

Under our HealthEquity portal, you'll experience:

Increased support coverage from our 24/7 member support team

More ways to connect with us to ensure you're getting the most out of your benefits

Powerful investing tools to build your retirement nest egg

Important dates you need to know regarding the transition to HealthEquity.

Milestone	Timing
Members are notified of the transition.	3 months before Transition Date
HealthEquity begins mailing Card Packages. Packages include first time login instructions to the HealthEquity portal. For eligible members, packages also include new HealthEquity Visa® Card* for the new plan year.	7 to 10 business days after enrollments are processed in the HealthEquity system
Last day for members to use Further debit card.	Last day of current plan year or through Grace Period if applicable
Transition complete. Member accounts are live on the HealthEquity portal.	As of Transition Date
Members submit prior plan year claims on Further portal.	Through the end of Runout
If client plan has Rollover and/or HRA spenddown, applicable balances will be available on the HealthEquity portal.	Approximately 45 days post Runout

Where can I find additional information?

For more details on getting started, visit your member transition website or download our member transition guide.

Visit transition website

Download transition guide

If you have questions, Member Services team is here to help.

Sincerely,  
HealthEquity Member Services



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Questions?

844.351.6856





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# T-2 Months, Week 1

Sent approximately 2 months prior  
to the Transition Date.


**Description:**  
Reminder: Transition Overview  
Webinar

**Subject Line:**  
Registration for your FSA/HRA  
Transition Overview webinar is  
now open.

HealthEquity

This way to a smooth transition

Register now for our Transition Overview webinar.



Hi Elise,

We're here to make this Health Savings Account (HSA) transition as smooth as possible for you. Which is why we've created a series of specialized webinars to provide you with the knowledge you need.

All webinars are available in either a scheduled or on-demand format and feature a Q&A session to address commonly asked questions. Scheduled webinars will include a live chat feature where attendees can ask HealthEquity Implementation Managers questions and get answers in real time.

During our Transition Overview webinar, we'll guide you through the upcoming transition steps, highlight the changes you can expect at HealthEquity, and provide valuable account insights.

Moreover, HealthEquity Implementation Managers will be available for live chat, giving you the chance to ask questions and gain clarity.

[Sign up for the scheduled Transition Overview webinar.](#)

If attending a scheduled webinar doesn't align with your calendar, don't worry. We've prepared on-demand versions that you can watch at your convenience.

[Watch the on-demand webinar.](#)

For more detailed information, please visit your member transition website.

[Visit member transition site](#)

If you have questions, our 24/7 Member Services team is always here to help.

Sincerely,  
HealthEquity Member Services

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Questions?

844.351.6856

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# T-2 Months, Week 3

Sent approximately 2 months prior  
to the Transition Date.


**Description:**  
Reminder: Transition Timeline & Next  
Steps

**Subject Line:**  
Here's an update on your transition to  
our HealthEquity portal.

HealthEquity

This way to  
HealthEquity

Here's what you can do to help make  
your transition a smooth one.



Hi Elise,

As a reminder, your benefits will be transferring from  
Further to HealthEquity on Transition Date.

We'd like to share some important tasks with you to make your transition as smooth  
as possible.

1. [Attend Transition Overview webinar](#)

2. [Register for the Onboarding webinar](#)

3. [Visit your member transition website for a list of key dates](#)

If you have questions, our 24/7 Member Services team is here to help.

Sincerely,

The HealthEquity Member Services Team

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Questions?

[MemberServices@HealthEquity.com](mailto:MemberServices@HealthEquity.com)

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website for exact Transition Dates.

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# T-1 Month, Week 1

Sent approximately 1 month prior  
to the Transition Date.


**Description:**  
New Member Transition Notice @  
30 days

**Subject Line:**  
TRANSITION UPDATE: We are  
30 days from your FSA/HRA  
transition.

HealthEquity

This way to remarkable

Look for your HealthEquity Card Package soon.




Hi Elise,


As we get closer to transitioning your Flexible Spending Account/ Healthcare Reimbursement Arrangement (FSA/HRA) benefits to HealthEquity, we wanted to share some things you can expect from us.

As soon as your employer completes enrollment, you'll receive your HealthEquity Card Package in the mail.

Inside your Card Package, you'll find:



Your new HealthEquity Visa® Debit Card\*



Your credentials to access your account on the HealthEquity member portal

For a complete breakdown of our transition process, be sure to register for our Transition Overview webinar.

Register for webinar

To check your progress, simply log into your new member site or contact your HR representative to discuss your transition.

If you have questions, our 24/7 Member Services team is ready to help.

Sincerely,  
The HealthEquity Member Services team

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Questions?

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