HealthEquity

Member Transition Guide

This way to → remarkable

Table of Contents

Welcome to HealthEquity

This Way to Remarkable

Welcome to HealthEquity. As part of our mission to deliver remarkable service and support for our members, we've created this helpful guide to help you navigate the transition of your CareFirst BlueCross BlueShield (CareFirst) Health Savings Account (HSA), Flexible Spending Account (FSA) and/or Health Reimbursement Arrangement (HRA) benefits to the HealthEquity portal.

Using This Transition Guide

For the purposes of this transition guide, HealthEquity is currently the custodian of your HSA and/or the administrator of your FSA and/or HRA as the parent company of Further. This guide will cover the transition of your HSA, FSA, and/or HRA accounts from the CareFirst portal by Further onto the HealthEquity portal.

To ensure your transition is a smooth one, it is very important that you review all of your communication preferences and settings on your current CareFirst portal by Further as soon as possible; including email, phone, and mailing address to ensure you receive important updates concerning your new account.

For assistance during the transition process, please connect with our 24/7 HealthEquity Member Services team by phone at 844.351.6856.

HealthEquity does not provide legal, tax or financial advice.

Understanding HealthEquity

Who We Are and What We Offer

HealthEquity was founded in 2002 by trauma surgeon Dr. Steve Neeleman with the mission of making healthcare more accessible, affordable, and rational. We're a deeply mission-driven company that is passionately focused on our members' health and financial security.

With a full suite of products and services, we help members better save, manage, spend, and grow their pre-tax healthcare dollars through government-approved accounts.

We view our products as a way for our members to maximize their healthcare dollars in real time, while building greater wealth for the long run. By bringing together flexible and integrated technology, a personalized approach to planning programs, and a committed Member Services team, we empower millions to achieve a better future.

Dr. Steve Neeleman
Founder of HealthEquity

Benefits of HealthEquity

Our dedication to improving healthcare for all is what sets us apart. Our approach to helping our members starts with our mission of connecting health, wellness, and financial security for all.

To do this, we prioritize our members' most critical needs:

Financial Security

We deliver a robust suite of educational tools, materials, and guidance to make it easy for you to maximize your benefit savings.

Benefits Experience

As the largest dedicated HSA administrator in the country[1], we use our experience to create customized and comprehensive solutions and flexible benefits that can adapt with organizations.

Member Support

With world-class customer satisfaction ratings, our Member Services team is always available 24/7 to help you navigate your options and get the answers you need quickly.

Lower-Cost Alternatives

We help you find coverage at the lowest cost to alleviate financial concerns for lower income families.

[1] Deviner, 2022 Year-End Report

Preparing for a Smooth Transition

What's Expected of You

Over the coming weeks, we will be sending you a series of emails containing important information including timelines, action items, webinar registration and more.

Prior to your transition, you may also begin receiving system-generated account communications from HealthEquity as we prepare your account for the transition. These communications are a normal part of the account management process and may include important information and updates.

To help us successfully transition your accounts, it is very important that you follow and complete the tasks outlined for you during your transition.

Key Resources

As we begin your transition to the HealthEquity member portal, we've created a transition website which will host several key resources to help you.

The member transition website includes:

Member Transition Guide

Transition Webinars

Communications Library

Investment Lineup Comparison

HSA Funding Options

FAQs

Additional transition resources:

Member Transition Email Reminders

Certified Member Services Team

Online Member Help Center

24/7 Member Services Support Line

On-Demand Webinars

We've created two training webinars with critical information. All webinars are available on-demand in the resources section of your transition website and cover a variety of helpful topics, offering insights from HealthEquity team members to address your most common questions.

These webinars include:

On-Demand Transition Overview Webinar:
This webinar provides an overview of the transition process, ensuring you're well-prepared for the changes ahead.

On-Demand Onboarding Webinar:
This webinar will share insights into the onboarding process and your new HealthEquity portal account.

Transitioning Accounts

Your Experience with HealthEquity

As the parent company of Further, you can rest assured knowing the care and confidence you've previously experienced with Further won't change with the transition to HealthEquity.

HealthEquity begins mailing Welcome Letters, which include first-time login instructions to the HealthEquity portal. Eligible members will also receive a Card Package with a HealthEquity Visa® Card.[2]

Once the transition is complete, HealthEquity's member portal will be the main source of HealthEquity account information.

For members with any records or receipts saved on the CareFirst portal by Further under the "My Records and Receipts" section in anticipation of submitting at a later date for reimbursement, members should download these documents and upload them to the "Receipts and Documentation" section of the HealthEquity portal.

We highly recommend members download their documents no later than three months after the Transition Date.

[2] 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.

Your New HealthEquity Portal

HealthEquity's user-friendly portal is tested and optimized to put your needs first. The mobile-first design allows you to manage healthcare savings and spending from anywhere thanks to our single, secure system.

While the full range of your capabilities will depend on what type of account you have, the HealthEquity member portal will allow you to easily manage your account(s) with a variety of functions, including:

- View account information, balance, claims history, payroll deductions, and monthly statements
- Request reimbursement and arrange for deposit
- View/add claims, claim payments, and transactions
- Manage associated bank accounts
- Make HSA contributions and change contribution amounts
- Check contribution limit status
- Submit payment to a provider
- Review and manage investments
- Access and download forms, including 1099-SA and 5498-SA tax forms
- Designate a beneficiary
- Utilize decision-making support tools
- Read newsletters and Message Center correspondence
- Manage communication preferences
- Manage debit cards associated with your accounts
- Live chat with our Member Services team is also available for some members based on employer's plan design

The site also features webinars, presentations, calculators, and more to help you understand your accounts.

All site features are also available through our HealthEquity mobile app.[3]

Single Sign-On

Member single sign-on (SSO) from the CareFirst portal by Further to the HealthEquity portal will continue, however first-time login on the HealthEquity portal is required. Upon your first time accessing the HealthEquity portal, members must create a new username and password. Login credentials from your CareFirst portal by Further will not transfer to HealthEquity. First-time login instructions and timing will be shared in the member welcome letter and throughout transition materials.

If you are not using SSO, you can access the HealthEquity portal directly by visiting my.healthequity.com and completing the first-time login process.

[3] Accounts must be activated via the HealthEquity portal in order to use the mobile app.

Your New HealthEquity Visa® Card

If your plan includes a HealthEquity Visa® card, your HealthEquity Card Package will include your new card as well as all the important details concerning your card.[4]

While the initial Card Package will have only one card, card owners can login to their account online and order additional cards for spouses and dependents. You are allotted a maximum of up to three free additional or replacement cards. Additional cards may be assessed a $5.00 fee.

Cards need to be activated before they can be used. Activation is quick and easy. Simply call the activation phone number listed on a sticker placed on the card, or activate it on the member portal or through your account on the HealthEquity app.

For HSA members with a debit card included in their plan, your Card Package will contain an updated version of the Cash Supplement to the HealthEquity Custodial Agreement applicable to all HSAs, with terms specific to the HealthEquity HSA portal.

For any members who currently hold a CareFirst-branded debit card, your card and balance will remain active until the Further blackout start date. If your plan offers a HealthEquity Visa® Card,[4] your balance will be accessible on your debit card as of the Transition Date.

Expiring CareFirst-branded debit cards

For CareFirst-branded debit cards expiring within 45 days of your Transition Date, no new card will be issued. If a member's CareFirst-branded debit card is set to expire the month prior to the transition date, a new card will not go out. If a member's CareFirst-branded debit cards is expiring more than 45 days prior to your Transition Date, Further will automatically reissue a new card to the mailing address on file.

CareFirst-branded debit cards for new hires

For new hires whose Further benefits for the current plan year begin within 45 days of your Transition Date, CareFirst-branded debit cards will not be issued. Instead, members may choose to pay for eligible medical expenses out-of-pocket and submit a claim for reimbursement.

Lost/Stolen CareFirst-branded debit cards

Further will continue to issue new cards in Lost/Stolen situations until 10 days prior to your Transition Date. At that point, cards can be marked as Lost/Stolen, but no new card will be issued. It is possible that you won't receive a new reissued card with new card number prior to your transition's blackout period.

[4] 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.

Blackout Period

To facilitate the transition, there will be a "blackout period" during which you will not be able to use your CareFirst-branded debit card, submit claims, access funds, or make any investment changes.

The blackout period will begin approximately ten calendar days before the transition and will last until the 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 CareFirst portal by Further.[5]

We encourage you to carefully consider how this blackout period may affect your financial plan. To make investment changes before the blackout period starts, you can log on to the CareFirst portal by Further, select your account and 'Visit Investment Site' to access investments.

Important:

Any investments remaining in Further HSAs during the blackout period will be subject to market conditions, including the risk of a decrease in investment account value.

[5] 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. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, 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.

Timeline

Here are some key milestones you should be aware of for the upcoming transition. For specific dates, please visit your transition website.

Milestone	Date
Members notified of the transition.	**Week of June 1, 2026**
HealthEquity begins mailing Welcome Letters, which include first-time login instructions to the HealthEquity portal. Eligible members will also receive a Card Package with a HealthEquity Visa® Card*.[6]	**Week of August 10, 2026**
HSA Members can make post-tax contributions on the HealthEquity portal. Members should consider contributing to their HealthEquity HSA prior to the blackout period if they need access to funds during the blackout period.	**Beginning August 10, 2026**
Final day to make Further account transactions, investment changes (HSA only), use CareFirst-branded debit card, or submit a claim for reimbursement.	**August 21, 2026**
Blackout period starts on the CareFirst portal by Further.	**August 22, 2026**
Transition complete. Account balances are available for use on the HealthEquity portal.	**September 1, 2026**
For members with investments, investment holdings are available on the HealthEquity portal.	**September 1, 2026**
Transaction history loaded on the HealthEquity portal.	**September 4, 2026**

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Transitioning HSAs: What's Changing & What's Not

For information on transitioning member FSA & HRAs, please skip to page 20

Key Expectations

The following items will remain the same after the transition to the HealthEquity HSA portal:

- Monthly administration fees may change. Members should review their initial transition notice or the HealthEquity portal for their specific go forward fees.
- Interest on cash balances will be credited to HSAs at the same rate.
- For investment accounts:

  The minimum base balance of $1,000 before additional funds may be invested will remain the same.

  The HSA assets that are invested in funds on the CareFirst portal by Further will continue to be invested in the same funds, except as noted in the "Transferring HSA Investments" section below.[7]

The following are important changes and actions to take on the HealthEquity HSA portal:

- You will need to set up a new username and password. If you are logging into the HealthEquity portal directly (e.g. not through the CareFirst SSO), you are required to establish a Passkey.[8]
- You must verify your account and add or update any dependent and beneficiary information as needed.
- Members are required to accept the HealthEquity investment terms and conditions to manage their investment account. If a member does not accept the investment terms, they will be unable to buy, sell, or make investment changes on HealthEquity.
- After registration, you'll be able to download and access the HealthEquity app to track and manage your HSA accounts from any mobile device.[9]
- To make direct contributions and/or receive reimbursement via electronic transfer, you will need to add personal bank information.
- If you have an email address associated with your HSA, you will be defaulted to electronic statements when your account is transitioned. If no email address is associated with your HSA, you will have until 60 days after your Transition Date to elect to receive electronic statements before you begin to incur a small monthly paper statement fee of $1.50. You will no longer receive an annual paper statement.
- Members who are utilizing a third party to make contributions to their Further HSA account will need to update that entity with their new HealthEquity account and routing numbers.
- You must select communication preferences and make elections for electronic statements and tax forms. All HSA activity for the year of your transition will be consolidated to a single tax form.

[7] 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. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, 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.

[8] Passkey set up is also available online using a desktop, laptop or tablet computer. A valid phone number is required to register a passkey. HealthEquity offers multiple authentication options to ensure accessibility.

[9] Accounts must be activated via the HealthEquity portal in order to use the mobile app.

Transferring HSA Investments

As we transfer HSA funds from the CareFirst portal by Further to HealthEquity HSA portal, it's important to note the following changes:

Continuing Funds, Freezing Funds, & Closed to New Investment Funds

It is important to note that new contributions to your account will not be invested until you have accepted the HealthEquity investment terms and conditions, set up your target allocations, and indicated your investment preferences. If you have an investment account, your HSA assets that are invested in funds on the CareFirst by Further portal will be transferred to the HealthEquity portal as noted below:

Continuing Funds

All funds available through the Further investment portal will continue to be available through the HealthEquity HSA portal, other than the funds noted below under the headings "Freezing Funds" and "Closed to New Investment Funds". Amounts invested in the Continuing Funds will transfer in-kind to the HealthEquity portal.

Freezing Funds

The Schwab Government Money Investor Shares (SNVXX) fund on the Further investment portal will be transferred in-kind to the HealthEquity HSA portal; however, SNVXX will be closed to new investment beyond the amounts invested in this fund before the blackout period (described above). This means that you will not be able to invest new amounts in this fund after the blackout period starts. You will not be able to invest new amounts in this fund after the transition and may sell your investment in SNVXX at any time following the transition to the HealthEquity HSA portal.

Please note: SNVXX is not intended for use as a long-term investment option. As such, SNVXX will no longer be available on the HealthEquity HSA portal 60 days after your Transition Date. Any remaining SNVXX shares in your investment account at that time will be liquidated, with the resulting proceeds placed into a default HSA cash option.

Closed to New Investment Funds

These funds were previously frozen for any new investment on the Further investment portal. Amounts invested in Closed to New Investment Funds will be transferred in-kind to the HealthEquity portal. This means that you will not be able to invest new amounts in these funds. You will not be able to invest new amounts in these funds after the transfer and may liquidate these funds at any time following the transition to the HealthEquity HSA portal.

For a complete listing of the Continuing Funds, Freezing Funds, and Closed to New Investment Funds, please visit your HealthEquity member transition website.

HSA Investment Fees

Investments in mutual funds on the HealthEquity portal are subject to investment fees (referred to as expense ratios) charged by the mutual fund itself, plus a monthly investment administration fee equal to 0.03% of your average daily investment balance (capped at $10.00 per month).

If you were previously billed in advance for certain investment fees, following the transition to the HealthEquity portal, your HSA default cash option will be credited with the pro rata portion of any excess fees previously billed.

If you have an insufficient cash balance at the time fees are collected and you have an investment balance, HealthEquity will automatically sell investments in order to collect the fees. For a complete breakdown of fees associated with your specific plan, please reach out to Member Services.

HSA Cash Interest Rates

HealthEquity offers two cash placement options to further optimize your HSA cash balances, Basic or Enhanced.[10,11]

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, members with HSAs can select their cash option preferences with either our Enhanced Rate or Basic Rate offerings as soon as they have their Card Package containing first time login instructions. 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.

Further's Plan Change Program

If you participated 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), you will be automatically moved back to your employer's default interest option.

No action is required by you at this time.

Unlike Further's Plan Change program, HealthEquity's Enhanced Rate option does not require an additional fee. Once your account has fully transitioned to HealthEquity, you will no longer be charged monthly to access this increased interest rate option.

[10] 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.

[11] 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.

Transitioning FSAs & HRAs: What's Changing & What's Not

Runout

The Runout associated with your prior plan year will be administered through the HealthEquity portal, if applicable.

You'll need to submit any prior year claims to the HealthEquity portal through the end of your Runout period in order to spend down your balances in those accounts.

Important:

You should not use your new HealthEquity Visa® Card for any services that occurred in the prior plan year as the claims may apply towards your current plan year.[12]

Grace Period

If you are currently enrolled in a plan that offers a Grace Period, the Grace Period will be administered for the prior plan year through the HealthEquity portal.

If your plan features a CareFirst-branded debit card, the last day to use your card is the day prior to the blackout period start date.

If your plan does not include a debit card option and you incur eligible healthcare expenses during the Grace Period that you wish to be reimbursed from your prior plan year account balance, you should pay for the expenses out of pocket and submit a claim for reimbursement on the HealthEquity member portal. When submitting a prior year expense, you must specify the plan year you want the expense to be reimbursed from. Any remaining balance can then be applied to your current plan year.

If you are currently set up to have your claims automatically paid, then any claims that are incurred during the Grace Period that are passed on a file from your insurance carrier(s) to HealthEquity will be applied to the prior-year account until that balance is exhausted. If the prior year's account balance is exhausted, funds will apply to the current plan year.

Rollover

If your employer currently offers Rollover for your plan, any remaining balances eligible for Rollover will be available on your HealthEquity account within 30 days after the prior plan year Runout ends.

[12] 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.

Member Fees

Member Fees

You may incur fees for certain services you elect (e.g., reimbursement via check, paper statements, additional/replacement debit cards beyond three, returns/stop payments). All potential member fees and payments can vary based upon your employer's plan design. For specific details on potential fees your plan may require, please contact Member Services.

All monthly investment administration fees are paid from each member's account balance for administrative, record keeping, and fiduciary services.

Below is a list of fees you might incur as a HealthEquity member.

Schedule of HSA Member Fees

Service	Fee
Monthly HSA Admin Fee	**Current fee may change[13]**
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® Card[14]	**First 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**
Partial balance transfer or Account closure	**$25.00 (waived for 60 days following your Transition Date)**
Electronic statement	**No fee**
Paper statement[15]	**$1.50 per monthly statement, avoided with electronic statements (waived for 60 days following your Transition Date)**

[13] Your HealthEquity transition notification letter will outline your specific Monthly HSA admin Fee.

[14] This card is issued by The Bancorp Bank; Member FDIC, 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.

[15] If you have an email address associated with your HSA, you will be defaulted to electronic statements when your account is transitioned. If no email address is associated with your HSA, you will have 60 days after your Transition Date to elect electronic statements before you begin to incur the monthly paper statement fee. You can avoid this fee if you change your account preference settings to electronic statements. To do this, log in to your Member Portal and updating your profile or call Member Services.".

Schedule of FSA & HRA Member Fees

Service	Fee
HealthEquity Visa® Card[16]	**First 3 free — $5 fee per card after**
Paper statement[17]	**$1.00 per monthly statement requested**
Reimbursement Check	**$2.00 for paper check** **No fee electronic funds transfer**

[16] Your HealthEquity transition notification letter will outline your specific Monthly HSA admin Fee.

[17] You are automatically setup to receive electronic statements for your FSA or HRA. You may elect to receive paper statements by logging into the Member Portal and updating your profile, or by calling Member Services.

HealthEquity®

Support

Welcome to Remarkable

Thank you for your patience and support during this transition. We look forward to helping you plan for a healthier tomorrow and we're excited to show just how remarkable health and financial planning can be.

Transition Support

During the transition, our teams are ready to answer your questions and guide you to the answers you need to make your transition simple and easy.

Member Services — Pre-Transition

Via telephone:
24/7 support
844.351.6856

Member Services — Post-Transition

Toll Free Number for CareFirst Members:
24/7 support
877.790.0664

Glossary

Dependent Care Flexible Spending Account (DCFSA)

Dependent Care Flexible Spending Accounts, (DCFSA) known under Further as Dependent Care Assistance Program (DCAP), are accounts that members can put money into that they can use to pay for certain out-of-pocket qualified dependent care expenses.

- Pays for preschool, summer day camp, before- or after-school programs, and child or elder day care specifically incurred to allow the account owner to work
- Funds are pre-tax
- As soon as the account is funded, the member can use their balance to pay for many eligible dependent care expenses
- Members can contribute up to the maximum limit as defined by the Internal Revenue Service (IRS)

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) is a designated account members can put money into that they can use to pay for certain out-of-pocket healthcare costs.

- Your FSA is governed by IRS regulations that detail who is eligible to use the account and where and how the money can be used.
- Your FSA is a great way to save on hundreds of eligible expenses like prescriptions, copayments, over-the-counter (OTC) items, and other qualified medical expenses for qualified dependents
- Pays for eligible healthcare, dental, and vision care expenses that aren't paid by an insurance plan
- Funds are withheld pre-tax
- The member's total annual election amount is available on day one of your plan year
- Members can contribute up to the IRS maximum as permitted by plan design

Health Reimbursement Arrangement (HRA)

Health Reimbursement Arrangements (HRAs) are employer-funded group health plans from which employees are reimbursed tax-free for eligible healthcare expenses.

- Funded solely by the plan sponsor
- Contributions are excludable from income and are not part of the account owner's tax burden

Health Savings Account (HSA)

Health Savings Accounts (HSAs) are individually-owned tax-advantaged accounts that allow pre-tax contributions, tax-free interest, and tax-free distributions for qualified medical expenses.

- Account holder and employer can both contribute to the HSA
- Account holders use funds to pay for qualified medical, dental and vision costs
- Funds may be invested in mutual, index, and target date funds offered by a custodian
- Always paired with a qualified high-deductible health plan
- Unused funds roll over from year to year
- Account holders retain all contributed funds even if they change jobs or health plans

Limited-Purpose Flexible Spending Account (LPFSA)

A limited purpose Flexible Spending Account, (LPFSA) is an account members can put money into that they can use to pay for a limited amount of eligible out-of-pocket healthcare costs.

- Pays for eligible dental and vision care expenses that aren't covered by an insurance plan
- Funds are contributed pre-tax
- The member's total annual election amount is available on day one of the new plan year
- Compatible with an HSA