Client Communications Library

This way to → remarkable

HealthEquity

Transition Communications

Client HSA

6 months
prior to transition

1 month
after transition

T-6	T-5	T-4	T-3	T-2	T-1	T+1
- Client Transition Notice (Co-branded)	- Reminder: Transition Timeline & Next Steps	- Reminder: Members Being Notified of Transition		- 60-Day Reminder (Non-IM Managed only)	- 30-Day Reminder (Non-IM Managed only)	- Transition Complete & Welcome to HealthEquity

T-6 Months, Week 1

Sent approximately 6 months prior to the Transition Date.

Description:
Client Transition Notice (Co-branded)

Subject Line:
Transition Notice: Your CareFirst accounts are moving to HealthEquity

CareFirst
Family of health care plans

HealthEquity

Welcome to HealthEquity

We're excited to transition your business and employees.

RE: Client Name

Hello Contact First Name,

As a result of HealthEquity's acquisition of Further, the management of your CareFirst Blue Cross Blue Shield(CareFirst) Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and/or Health Reimbursement Arrangements (HRA) benefits will transition to the HealthEquity portal on January 1, 2027.

If your organization offers a Health Incentive Account (HIA), those benefits will transition on January 1, 2027. More details will be shared on the week of October 14, 2026.

With over 14 million accounts and 120,000+ businesses served, HealthEquity is committed to ensuring your transition is smooth and successful.

Read more about HealthEquity's acquisition of Further.

Transition Expectations (HSA clients)

If you also offer FSA/HRA benefits, you'll receive a separate communication shortly after this one. Key expectations for HSA clients include:

- **Fees:** HSA administration fees remain unchanged (unless otherwise notified).
- **Login:** Clients, members, and brokers are required to complete a first-time login on the HealthEquity portal.
- **Single Sign-On (SSO):** To enable SSO from CareFirst, members must complete the first-time login steps on the HealthEquity portal. Client SSO from the CareFirst portal will no longer be supported.
- **Debit Card:** HSA members will receive a new HealthEquity Visa® Card[1].
- **Investments:** All HSA investments[2] will transfer in-kind.
- **Broker of Record:** Brokers must register for a HealthEquity Broker ID. Clients must grant their Broker of Record access to view their HealthEquity account.

Branding Changes

In partnership with CareFirst, clients and members will transition to a co-branded HealthEquity/CareFirst experience on Welcome Letters, debit cards, and the portal.

HSA Transition Timeline

The following is the client transition timeline for your **HSA benefits**.

Date	Milestone
Week of July 6, 2026	Clients are notified of the transition.
Week of October 5, 2026	Members are notified of the transition.
October 7, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contributions/deductions.
Week of November 23, 2026	Clients receive HealthEquity portal credentials.
November 27, 2026	Final day for clients to enroll members on the CareFirst portal by Further. This does not apply if CareFirst submits your HSA enrollments.
December 7, 2026	Clients can begin submitting enrollments on the HealthEquity portal. This does not apply if CareFirst submits your HSA enrollments.
Week of December 7, 2026	HealthEquity begins mailing Card Packages. Card Packages include first time login instructions to the HealthEquity portal and include a new HealthEquity Visa® Card.[1] Members can make post-tax contributions on the HealthEquity portal. Members should consider contributing to their HealthEquity HSA prior to the blackout date if they need access to funds during the transitioning blackout period.
December 21, 2026	**Final day for:** -Clients to process HSA contributions on the CareFirst portal by Further. - Members to make HSA investment changes through the CareFirst portal by Further. - Members to use their CareFirst-branded debit card or request HSA distributions through the CareFirst portal by Further.
December 22, 2026	Blackout period starts on the CareFirst portal by Further.
January 1, 2027	Transition complete. Member account balances and HSA investment[2] holdings are transferred to the HealthEquity portal. Member HSA blackout period ends. Funds and investments are now available on the HealthEquity portal.
January 4, 2027	Member's transaction history loads in HealthEquity portal.

Blackout Period

To facilitate the transition of HSAs, there will be a "blackout period." From December 22, 2026 to January 1, 2027, Members cannot access HSA cash funds, use debit cards or make new investment changes. HSA clients cannot process contributions on the CareFirst portal by Further, but can begin processing contributions on the HealthEquity portal.

Members may still make post-tax contributions on the HealthEquity portal if they need access to funds during this period.

For more information on the blackout period, please visit the Client Transition Guide linked below.

Transition Resources

- Client Transition Checklist
- Client Transition Website
- Member Transition Website
- Client Transition Guide
- On-demand webinar: Client Transition Overview

Our Client Services team will continue to be your main point of contact throughout the transition. Thank you for your partnership as we work together to deliver a remarkable experience for you and your employees.

Sincerely,
The HealthEquity Client Services Team

This way to → remarkable

Questions?

866.711.4860
Mon–Fri: 7am–7pm CT

View on web

[1] This card is issued by The Bancorp Bank, N.A., 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.

[2] 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, review the fund's prospectus.

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15 Scenic Pointe Dr, Ste 400 Draper, UT 84020 US

T-5 Months, Week 1

Sent approximately 5 months prior to the Transition Date.

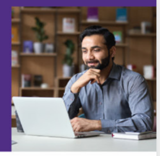
Description:
Reminder: Transition Timeline & Next Steps

Subject Line:
Reminder: Transition resources available to help you prepare.

HealthEquity

Transition Resources for Your Upcoming Move

Key tools, checklists, and support to help you prepare.



RE: Client Name

Hello Contact First Name

As we move closer to the transition from Further to HealthEquity, we want to ensure you and your members have the right tools and resources to make the process as seamless as possible. These materials will guide you through each step of the transition.

Transition Resources at Your Fingertips

For Clients:

- Client Transition Website – Central hub with timelines, FAQs, and tools
- Client Transition Checklist – Step-by-step guide to prepare for the move
- Client Communications Library – Preview the upcoming communications
- Client Transition Guide – Comprehensive resource covering all transition details
- On-demand Webinar: Client Transition Overview
- On-Demand Webinar: Client Onboarding

For Members:

- Member Transition Website – Key information and instructions for members
- Member Transition Checklist – Easy guide to help members stay on track
- Member Communications Library – Preview the upcoming communications
- Member Transition Guide – Comprehensive resource covering all transition details
- On-Demand Webinar: Member Transition Overview

HSA Transition Timeline

The following is the client transition timeline for your **HSA** benefits.

Date	Milestone
Week of July 6, 2026	Clients are notified of the transition.
Week of October 5, 2026	Members are notified of the transition.
October 7, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contributions/deductions.
Week of November 23, 2026	Clients receive HealthEquity portal credentials.
November 27, 2026	Final day for clients to enroll members on the CareFirst portal by Further. This does not apply if CareFirst submits your HSA enrollments.
December 7, 2026	Clients can begin submitting enrollments on the HealthEquity portal. This does not apply if CareFirst submits your HSA enrollments.
Week of December 7, 2026	HealthEquity begins mailing Card Packages. Card Packages include first time login instructions to the HealthEquity portal and include a new HealthEquity Visa® Card.[1] Members can make post-tax contributions on the HealthEquity portal. Members should consider contributing to their HealthEquity HSA prior to the blackout date if they need access to funds during the transitioning blackout period.
December 21, 2026	**Final day for:** - Clients to process HSA contributions on the CareFirst portal by Further. - Members to make HSA investment changes through the CareFirst portal by Further. - Members to use their CareFirst-branded debit card or request HSA distributions through the CareFirst portal by Further.
December 22, 2026	Blackout period starts on the CareFirst portal by Further.
January 1, 2027	Transition complete. Member account balances and HSA investment[2] holdings are transferred to the HealthEquity portal. Member HSA blackout period ends. Funds and investments are now available on the HealthEquity portal.
January 4, 2027	Member's transaction history loads in HealthEquity portal.

Blackout Period

As a reminder, to facilitate the transition of HSAs, there will be a "blackout period." From December 22, 2026 to January 1, 2027, Members cannot access HSA cash funds, use debit cards or make new investment changes. HSA clients cannot process contributions on the CareFirst portal by Further, but can begin processing contributions on the HealthEquity portal.

Members may still make post-tax contributions on the HealthEquity portal if they need access to funds during this period.

For more information on the blackout period, please visit the Client Transition Guide.

View Client Transition Guide

Member Transition Notification

As a reminder, members are being notified of the transition: Week of October 5, 2026.

Recommended: Preview the Member Communications Library.

We're Here to Help

If you have questions, please reach out to HealthEquity Client Services. We are available by phone at 866.711.4860, Mon–Fri: 7am–7pm CT.

Thank you for your partnership. By using these resources, you'll help ensure your organization and members are ready for a smooth transition to HealthEquity.

Sincerely,
The HealthEquity Client Services Team

This way to → remarkable

Questions?

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HealthEquity

T-4 Months, Week 4

Sent approximately 4 months prior to the Transition Date.

Description:
Reminder: Members Being Notified of Transition

Subject Line:
Update: Your members are being notified of their transition to HealthEquity

HealthEquity

Member Transition Notifications

Key dates, updates, and resources for your organization.

RE: Employer Name

Hello Contact First Name,

During the week of October 5, 2026, HealthEquity will begin notifying your members of their upcoming transition from Further to HealthEquity. We want to ensure you have the latest updates, resources, and support to guide your organization and your employees through this process.

Recommended: Preview the Member Communications Library.

If your organization offers a Health Incentive Account (HIA), those benefits will transition on January 1, 2027. More details on the HIA transition will be shared on the week of October 14, 2026.

Transition Overview (HSA clients)

If your organization offers FSA or HRA accounts, you'll receive additional communications momentarily. For HSA accounts, here are key updates:

- **Transition Date:** On January 1, 2027 member accounts and assets transition to HealthEquity.
- **Fees:** HSA admin fees remain unchanged (unless notified otherwise).
- **Portal Credentials:** Clients and members will receive new HealthEquity first-time login instructions. First-time login must be completed for members to enable Single Sign-On (SSO) from CareFirst My Account. Client SSO from the CareFirst portal will no longer be supported.
- **Debit Card:** HSA members will receive a new HealthEquity Visa® Card[1].
- **Investments:** All HSA investments[2] will transfer in-kind.
- **Broker of Record:** Brokers must register for a HealthEquity Broker ID. Clients must grant their Broker of Record access to view their HealthEquity account. Click here for a quick tutorial.

Member Account Access

- HSA Card Packages are mailing the week of December 7, 2026.
- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, linked here.
- Demo: Member First-time login process.

Blackout Period

To facilitate the transition of HSAs, there will be a "blackout period" on the CareFirst portal by Further. From December 22, 2026 to January 1, 2027, Members cannot access HSA cash funds, use debit cards or make new investment changes. HSA clients cannot process contributions on the CareFirst portal by Further, but can begin processing contributions on the HealthEquity portal.

Members may still make post-tax contributions on the HealthEquity portal if they need access to funds during this period.

For more information on the blackout period, please visit the Client Transition Guide linked below.

Transition Resources

- Client Transition Checklist
- Client Transition Website
- Client Transition Guide
- On-demand Webinar: Client Transition Overview
- Member Transition Checklist
- Member Transition Website
- Member Communications Library

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

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T-2 Months, Week 1

Sent approximately 2 months prior to the Transition Date.

Description:
60-Day Reminder
(Non-IM Managed only)

Subject Line:
Transition Update: 60-Day Notice

HealthEquity

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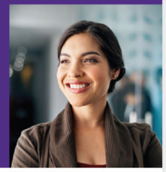
Here's what you can expect in the coming weeks.



RE: Employer Name

Contact First Name,

It's official. We are two months out from finalizing your transition to the HealthEquity portal.

If you have not done so, please complete the following steps to ensure your transition is a smooth one.

- Create your credentials on the HealthEquity portal
- Tour the HealthEquity client portal
- Manage admin users
- Add your Broker of Record
- Send Internal Member Notice
- On-Demand Webinar: Client Onboarding
- Inform your bank of HealthEquity's Originator ID: 1522383166

New Enrollment Data

As of December 7, 2026, you will need to provide HealthEquity with your HSA member enrollment data.

- If you provide your enrollment data via Secure File Transfer Protocol (SFTP) today, you will no longer be eligible to submit your enrollment data via SFTP.
- You must enter enrollment data online through the HealthEquity portal.
- **Resource:** For guidance on entering enrollments on the HealthEquity portal, please watch this quick tutorial.
- **Please note:** If CareFirst currently submits your HSA enrollments, this process will continue on HealthEquity.

Ongoing Contributions

As of December 22, 2026, you will need to provide HealthEquity with your HSA contribution data.

- You must enter your contribution data on the HealthEquity portal.
- For guidance on entering your contribution data online, please visit this Help Center article.

Client HSA Timeline

Date	Milestone
Week of July 6, 2026	Clients are notified of the transition.
Week of October 5, 2026	Members are notified of the transition.
October 7, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contributions/deductions.
Week of November 23, 2026	Clients receive HealthEquity portal credentials.
November 27, 2026	Final day for clients to enroll members on the CareFirst portal by Further. This does not apply if CareFirst submits your HSA enrollments.
December 7, 2026	Clients can begin submitting enrollments on the HealthEquity portal. This does not apply if CareFirst submits your HSA enrollments.
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December 21, 2026	**Final day for:** Clients to process HSA contributions on the CareFirst portal by Further. - Members to make HSA investment changes through the CareFirst portal by Further. - Members to use their CareFirst-branded debit card or request HSA distributions through the CareFirst portal by Further.
December 22, 2026	Blackout period starts on the CareFirst portal by Further.
January 1, 2027	Transition complete. Members' account balances and HSA investment[2] holdings are transferred to the HealthEquity portal. Members' HSA blackout period ends. Funds and investments are now available on the HealthEquity portal.
January 4, 2027	Members' transaction histories load in HealthEquity portal.

Member Account Access

- To enable Single Sign-On (SSO) from CareFirst, members must complete the first-time login steps, linked here.
- **Demo:** Member First-time login process

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

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Questions?

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HealthEquity

T-1 Month, Week 1

Sent approximately 1 month prior to the Transition Date.

Description:
30-Day Reminder
(Non-IM Managed only)

Subject Line:
Transition Update: 30-Day Notice

HealthEquity

This way to remarkable

One month until your transition is complete.

RE: Employer Name

Contact First Name,

We're just one month away from finalizing your transition from Further to HealthEquity.

To ensure everything goes smoothly, please complete the following steps if you haven't already:

- Create your credentials on the HealthEquity portal
- Tour the HealthEquity client portal
- Manage admin users
- Add your Broker of Record
- Send Internal Member Notice
- Watch the Onboarding on-demand webinar
- Inform your bank of HealthEquity's Originator ID: 1522383166

New Enrollment Data

As of December 7, 2026, you will need to provide HealthEquity with your member enrollment data.

- If you provide your enrollment data via Secure File Transfer Protocol (SFTP) today, you will no longer be eligible to submit your enrollment data via Secure File Transfer Protocol (SFTP).
- You must enter enrollment data online through the HealthEquity portal.
- **Resource:** For guidance on entering enrollments on the HealthEquity portal, please watch this quick tutorial.
- **Please note:** If CareFirst currently submits your HSA enrollments, this process will continue on HealthEquity.

Ongoing Contributions

As of December 22, 2026, you will need to provide HealthEquity with your HSA contribution data.

- You must enter your contribution data on the HealthEquity portal.
- For guidance on entering your contribution data online, please visit this Help Center article.

Client HSA Timeline

Date	Milestone
Week of July 6, 2026	Clients are notified of the transition.
Week of October 5, 2026	Members are notified of the transition.
October 7, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contributions/deductions.
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January 1, 2027	Transition complete. Member account balances and HSA investment[2] holdings are transferred to the HealthEquity portal. Member HSA blackout period ends. Funds and investments are now available on the HealthEquity portal.
January 4, 2027	Members' transaction histories load in HealthEquity portal.

Member Account Access

- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, linked here.
- Demo: Member First-time login process

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.
Sincerely,
The HealthEquity Client Services Team

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15 Scenic Pointe Dr, Ste 400 Draper, UT 84020 US

T+1 Month, Week 1

Sent approximately 1 month after the Transition Date.

Description:
Transition Complete & Welcome to HealthEquity

Subject Line:
Your transition from Further to HealthEquity is now complete

HealthEquity

Welcome to HealthEquity

Welcome to a remarkable way to plan for the future.

RE: Employer Name

Welcome to the HealthEquity portal.

We are thrilled to inform you that your transition to HealthEquity is now complete.

Your benefit accounts are now integrated into the HealthEquity portal, and you can begin to enjoy our comprehensive services and resources.

As a reminder, we recommend watching our **On-demand Client Onboarding Webinar** where you'll learn about the HealthEquity portal and bookmarking the Client Help Center for future reference.

Watch Client Onboarding Webinar

Quick Tutorials

- Portal Overview
- Loading Member Enrollments
- Add a Broker of Record

Member Account Access

Watch these short videos to easily accomplish important tasks that can help ensure a smooth transition.

- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, linked here.
- **Demo:** Member First-time login process

Going forward, your Flexible Spending Accounts (FSA) and/or Health Reimbursement Arrangement (HRA) require an online annual plan renewal in the HealthEquity portal. This ensures we have the correct plan information for the upcoming plan year. Be sure to submit your renewal at least 60 days prior to the effective plan date. If you need to make plan changes, you will need to submit a Plan Confirmation Form.

For more information on plan renewal, please visit this help article.

Once again, welcome to HealthEquity! We are honored to have you as a client and we look forward to working towards better outcomes for all.

Sincerely,
The HealthEquity Client Services Team

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[2] 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, review the fund's prospectus.

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15 Scenic Pointe Dr, Ste 400 Draper, UT 84020 US

Transition Communications

Client Reimbursement Accounts (FSA/HRA)

6 months
prior to transition

1 month
after transition

T-6	T-5	T-4	T-3	T-2	T-1	T+1
- Client Transition Notice (Co-branded)	- Reminder: Transition Timeline & Next Steps	- Reminder: Members Being Notified of Transition		- 60-Day Reminder (Non-IM Managed only)	- 30-Day Reminder (Non-IM Managed only	- Transition Complete & Welcome to HealthEquity

HealthEquity

T-6 Months, Week 1

Sent approximately 6 months prior to the Transition Date.

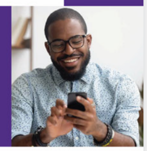
Description:
Client Transition Notice (Co-branded)

Subject Line:
Transition Notice: Your CareFirst accounts are moving to HealthEquity

CareFirst Family of health care plans | HealthEquity

Welcome to HealthEquity

A seamless transition for your business and employees.



RE: Client Name

Hello Contact First Name,

As a result of HealthEquity's acquisition of Further, the management of your please update: CareFirst Blue Cross Blue Shield (CareFirst) Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and/or Health Reimbursement Arrangements (HRA) benefits will transition to the HealthEquity portal on January 1, 2027.

If your organization offers a Health Incentive Account (HIA), those benefits will transition on January 1, 2027. More details on the HIA transition will be shared on the week of October 14, 2026.

With over 14 million accounts and 120,000+ businesses served, HealthEquity is committed to ensuring your transition is smooth and successful.

Read more about HealthEquity's acquisition of Further.

Transition Expectations (FSA/HRA clients)

If you also offer an HSA, you should have received separate communication. Key expectations for **FSA/HRA** clients include:

- **Transition Date:** On January 1, 2027, accounts and available balances transition to HealthEquity.
- **Fees:** Administration fees remain unchanged (unless otherwise notified).
- **Claims Funding:** FSA/HRA Clients are required to prefund their account.
- **Login:** Clients, members, and brokers are required to complete a first-time login on the HealthEquity portal.
- **Single Sign-On (SSO):** To enable SSO from CareFirst My Account, members must complete the first-time login steps on the HealthEquity portal. Client SSO from the CareFirst portal will no longer be supported.
- **Debit Card:** Eligible FSA/HRA members will receive a new HealthEquity Visa® Card[1].
- **Broker of Record:** Brokers must register for a HealthEquity Broker ID. Clients must grant their Broker of Record access to view their HealthEquity account.

Branding Changes

In partnership with CareFirst, clients and members will transition to a co-branded HealthEquity/CareFirst experience on Welcome Letters, debit cards, and the portal.

FSA/HRA Transition Timeline

The following is the client transition timeline for your **FSA/HRA benefits**.

Date	Milestone
Week of July 6, 2026	Clients are notified of the transition.
September 30, 2026	Clients complete plan renewal on CareFirst portal by Further.
Week of October 5, 2026	Members are notified of the transition.
October 7, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contributions/deductions.
November 16, 2026	Claims Funding Form due date.
Week of November 23, 2026	Clients receive HealthEquity portal credentials.
Week of November 30, 2026	Prefund Invoicing begins.
Week of December 7, 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[1].
December 21, 2026	Last day to process enrollment & deduction files on CareFirst portal by Further. Last day for members to use CareFirst-branded debit card or to submit claims reimbursement requests.
December 22, 2026	Blackout period starts on the CareFirst portal by Further.
December 29, 2026	Clients can begin submitting new enrollments on HealthEquity. Does not apply if CareFirst submits your HRA enrollments.
January 1, 2027	Transition complete. Clients and members are live on the HealthEquity portal. Member available balances transferred and members can begin using their funds. Members should submit prior plan year claims on the HealthEquity portal.

Claims Funding Process

Clients will need to create a new funding profile for FSA/HRA claims reimbursement by completing the Claims Funding Form. The Claims Funding Form is linked here and can be found on the Client Transition Website. Please complete the form by November 16, 2026. Completed forms can be sent to transitions@healthequity.com.

If the Claims Funding Form is not received by November 16, 2026, the plan will default to the funding option with the timing closest to the client's current funding with Further.
Clients will need to prefund for the current plan year and runout/prior plan years, if applicable.

Recommended: Please see the Client Transition Guide for more information on how pre-fund dollars will be calculated.

Blackout Period

To facilitate the transition of FSA/HRA benefits, there will be a "blackout period" on the CareFirst portal by Further. From December 22, 2026 through January 1, 2027, FSA/HRA clients cannot process enrollment and deduction files, and members cannot use their CareFirst-branded debit card, or submit claims reimbursement requests.

For more information on the blackout period, please visit the Client Transition Guide linked below.

Transition Resources

- Client Transition Checklist
- Client Transition Website
- Member Transition Website
- Client Transition Guide
- Claims Funding Form
- On-demand Webinar: Client Transition Overview

Our Client Services team will continue to be your main point of contact throughout the transition. Thank you for your partnership as we work together to deliver a seamless experience for you and your employees.

Sincerely,
The HealthEquity Client Services Team

This way to → remarkable

Questions?
866.711.4860
Mon–Fri: 7am–7pm CT

View on web

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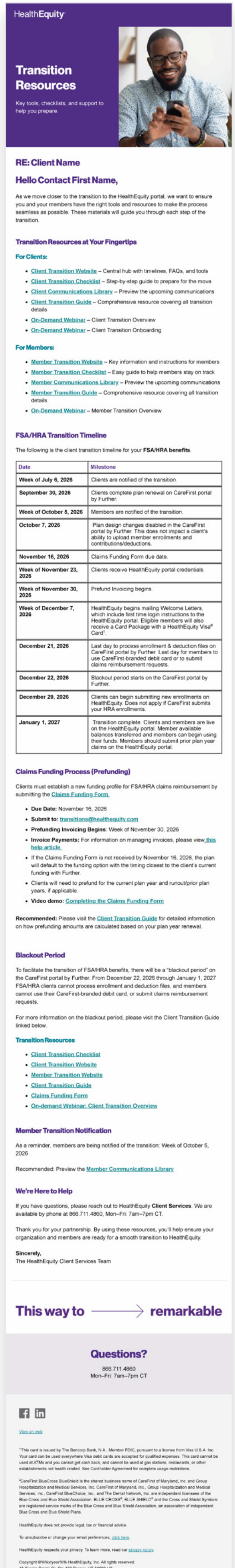
HealthEquity

T-5 Months, Week 1

Sent approximately 5 months prior to the Transition Date.

Description:
Reminder: Transition Timeline & Next Steps

Subject Line:
Reminder: Transition resources available to help you prepare



HealthEquity

Transition Resources

Key tools, checklists, and support to help you prepare.

RE: Client Name

Hello Contact First Name,

As we move closer to the transition to the HealthEquity portal, we want to ensure you and your members have the right tools and resources to make the process seamless as possible. These materials will guide you through each step of the transition.

Transition Resources at Your Fingertips

For Clients:

- Client Transition Website – Central hub with timelines, FAQs, and tools
- Client Transition Checklist – Step-by-step guide to prepare for the move
- Client Communications Library – Preview the upcoming communications
- Client Transition Guide – Comprehensive resource covering all transition details
- On-Demand Webinar – Client Transition Overview
- On-Demand Webinar – Client Transition Onboarding

For Members:

- Member Transition Website – Key information and instructions for members
- Member Transition Checklist – Easy guide to help members stay on track
- Member Communications Library – Preview the upcoming communications
- Member Transition Guide – Comprehensive resource covering all transition details
- On-Demand Webinar – Member Transition Overview

FSA/HRA Transition Timeline

The following is the client transition timeline for your **FSA/HRA benefits**.

Date	Milestone
Week of July 6, 2026	Clients are notified of the transition.
September 30, 2026	Clients complete plan renewal on CareFirst portal by Further.
Week of October 5, 2026	Members are notified of the transition.
October 7, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contributions/deductions.
November 16, 2026	Claims Funding Form due date.
Week of November 23, 2026	Clients receive HealthEquity portal credentials.
Week of November 30, 2026	Prefund Invoicing begins.
Week of December 7, 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[1].
December 21, 2026	Last day to process enrollment & deduction files on CareFirst portal by Further. Last day for members to use CareFirst-branded debit card or to submit claims reimbursement requests.
December 22, 2026	Blackout period starts on the CareFirst portal by Further.
December 29, 2026	Clients can begin submitting new enrollments on HealthEquity. Does not apply if CareFirst submits your HRA enrollments.
January 1, 2027	Transition complete. Clients and members are live on the HealthEquity portal. Member available balances transferred and members can begin using their funds. Members should submit prior plan year claims on the HealthEquity portal.

Claims Funding Process (Prefunding)

Clients must establish a new funding profile for FSA/HRA claims reimbursement by submitting the Claims Funding Form.

- **Due Date:** November 16, 2026
- **Submit to:** transitions@healthequity.com
- **Prefunding Invoicing Begins**: Week of November 30, 2026
- **Invoice Payments:** For information on managing invoices, please view this help article.
- If the Claims Funding Form is not received by November 16, 2026, the plan will default to the funding option with the timing closest to the client's current funding with Further.
- Clients will need to prefund for the current plan year and runout/prior plan years, if applicable.
- **Video demo:** Completing the Claims Funding Form

Recommended: Please visit the Client Transition Guide for detailed information on how prefunding amounts are calculated based on your plan year renewal.

Blackout Period

To facilitate the transition of FSA/HRA benefits, there will be a "blackout period" on the CareFirst portal by Further. From December 22, 2026 through January 1, 2027 FSA/HRA clients cannot process enrollment and deduction files, and members cannot use their CareFirst-branded debit card, or submit claims reimbursement requests.

For more information on the blackout period, please visit the Client Transition Guide linked below.

Transition Resources

- Client Transition Checklist
- Client Transition Website
- Member Transition Website
- Client Transition Guide
- Claims Funding Form
- On-demand Webinar: Client Transition Overview

Member Transition Notification

As a reminder, members are being notified of the transition: Week of October 5, 2026

Recommended: Preview the Member Communications Library

We're Here to Help

If you have questions, please reach out to HealthEquity **Client Services**. We are available by phone at 866.711.4860, Mon–Fri: 7am–7pm CT.

Thank you for your partnership. By using these resources, you'll help ensure your organization and members are ready for a smooth transition to HealthEquity.

Sincerely,
The HealthEquity Client Services Team

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Questions?

866.711.4860
Mon–Fri: 7am–7pm CT

View on web

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T-4 Months, Week 4

Sent approximately 4 months prior to the Transition Date.

Description:
Reminder: Members Being Notified of Transition

Subject Line:
Your members are being notified of their transition to HealthEquity

HealthEquity

Member Transition Notifications

Key dates, updates, and resources for your organization.

RE: Employer Name

Hello Contact First Name ,

During the week of October 5, 2026, HealthEquity will begin notifying your members of their upcoming transition to the HealthEquity portal. We want to ensure you have the latest updates, resources, and support to guide your organization and your employees through this process.

Recommended: Preview the Member Communications Library

If your organization offers a Health Incentive Account (HIA), those benefits will transition on January 1, 2027. More details on the HIA transition will be shared on the week of October 14, 2026.

Transition Overview (FSA/HRA clients)

If you also offer an HSA, you should have received separate communication. Key expectations for **FSA/HRA** clients include:

- **Transition Date:** On January 1, 2027, accounts and available balances transition to HealthEquity.
- **Fees:** Administration fees remain unchanged (unless otherwise notified).
- **Claims Funding:** FSA/HRA Clients are required to pre-fund their account and submit the Claims Funding Form.
- **Login:** Clients, members, and brokers are required to complete a first-time login on the HealthEquity portal.
- **Single Sign-On (SSO):** To enable SSO from CareFirst My Account, members must complete the first-time login steps on the HealthEquity portal. Client SSO from the CareFirst portal will no longer be supported.
- **Debit Card:** Eligible FSA/HRA members will receive a new HealthEquity Visa® Card[1].
- **Broker of Record:** Brokers must register for a HealthEquity Broker ID. Clients must grant their Broker of Record access to view their HealthEquity account.

Member Account Access

- HealthEquity begins mailing Welcome Letters the week of December 7, 2026.
- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, linked here.
- Demo: Member First-time login process.

Blackout Period

To facilitate the transition of FSA/HRA benefits, there will be a "blackout period" on the CareFirst portal by Further. From December 22, 2026 through January 1, 2027 FSA/HRA clients cannot process enrollment and deduction files, and members cannot use their CareFirst-branded debit card, or submit claims reimbursement requests.
For more information on the blackout period, please visit the Client Transition Guide linked below.

Claims Funding Process (Prefunding)

If you have not done so already, clients must establish a new funding profile for FSA/HRA claims reimbursement by submitting the Claims Funding Form.

- **Due Date:** Week of November 30, 2026
- **Submit to:** transitions@healthequity.com
- **Prefunding Invoicing Begins:** Week of November 30, 2026
- **Invoice Payments:** For information on managing invoices, please view this help article.
- If the Claims Funding Form is not received by November 30, 2026, the plan will default to the funding option with the timing closest to the client's current funding with Further.
- Clients will need to prefund for the current plan year and runout/prior plan years, if applicable.
- **Video demo:** Completing the Claims Funding Form

Recommended: Please visit the Client Transition Guide for detailed information on how prefunding amounts are calculated based on your plan year renewal.

Transition Resources

- Client Transition Checklist
- Client Transition Website
- Client Transition Guide
- Member Transition Website
- Member Transition Checklist
- Member Communications Library
- On-demand Webinar: Client Transition Overview

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

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Questions?

866.711.4860
Mon–Fri: 7am–7pm CT

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HealthEquity

T-2 Months, Week 1

Sent approximately 2 months prior to the Transition Date.

Description:
60-Day Reminder
(Non-IM Managed only)

Subject Line:
Transition Update: 60-Day Notice

HealthEquity

This way to remarkable

Here's what you can expect in the coming weeks.

RE: Employer Name

Contact First Name,

It's official. We are two months out from finalizing your transition to the HealthEquity portal.

If you have not done so, please complete the following steps to ensure your transition is a smooth one.

- Complete the Claims Funding Form
- Create your credentials on the HealthEquity portal
- Tour the HealthEquity client portal
- Manage admin users
- Add your Broker of Record
- Send Internal Member Notice
- On-Demand Webinar: Client Onboarding
- Inform your bank of HealthEquity's Originator ID: 1522383166

Please note: the following details are for your FSA/HRA benefits.

New Enrollment and Ongoing Deduction Data

As of December 29, 2026, you will need to provide HealthEquity with your FSA/HRA member enrollment and deduction data.

- You must enter enrollment and deduction data online through the HealthEquity portal.
- **Enrollments video demo:** For guidance on entering your enrollments on the HealthEquity portal, please watch this quick tutorial.
- **Deductions help article:** For guidance on entering your contribution data online, please visit this Help Center article.
- **Please note:** If CareFirst currently submits your **HRA** enrollments, this process will continue on HealthEquity.

Claims Funding Process (Prefunding)

If you have not done so already, clients must establish a new funding profile to pay FSA/HRA claims by submitting the Claims Funding Form.

- **Due Date:** November 16, 2026
- **Submit to:** transitions@healthequity.com
- **Prefunding Invoicing Begins:** Week of November 30, 2026
- **Invoice Payments:** For information on managing invoices, please view this help article.
- If the Claims Funding Form is not received by November 16, 2026, the plan will default to the funding option with the timing closest to the client's current funding with Further.
- Clients will need to prefund for the current plan year and runout/prior plan years, if applicable.
- **Video demo:** Completing the Claims Funding Form

Recommended: Please visit the Client Transition Guide for detailed information on how prefunding amounts are calculated based on your plan year renewal.

Client FSA/HRA Timeline

Date	Milestone
Week of July 6, 2026	Clients are notified of the transition.
September 30, 2026	Clients complete plan renewal on CareFirst portal by Further.
Week of October 5, 2026	Members are notified of the transition.
October 7, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contributions/deductions.
November 16, 2026	Claims Funding Form due date.
Week of November 23, 2026	Clients receive HealthEquity portal credentials.
Week of November 30, 2026	Prefund Invoicing begins.
Week of December 7, 2026	HealthEquity begins mailing Welcome Letters, which include first time login instruction to the HealthEquity portal. Eligible members will also receive a Card Package with your HealthEquity Visa® Card[1].
December 21, 2026	Last day to process enrollment & deduction files on CareFirst portal by Further. Last day for members to use CareFirst-branded debit card or to submit claims reimbursement requests.
December 22, 2026	Blackout period starts on the CareFirst portal by Further.
December 29, 2026	Clients can begin submitting new enrollments on HealthEquity. Does not apply if CareFirst submits your HRA enrollments.
January 1, 2027	Transition complete. Clients and members are live on the HealthEquity portal. Member available balances transferred and members can begin using their funds. Members should submit prior plan year claims on the HealthEquity portal.

Member Account Access

- To enable Single Sign-On (SSO) from CareFirst, members must complete the first-time login steps, linked here.
- **Demo:** Member First-time login process

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

This way to → remarkable

Questions?

866.711.4860
Mon–Fri: 7am–7pm CT

View on web

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HealthEquity

T-1 Months, Week 1

Sent approximately 1 month prior to the Transition Date.

Description:
30-Day Reminder
(Non-IM Managed only)

Subject Line:
Transition Update: 30-Day Notice

HealthEquity

This way to remarkable

One month until your transition is complete.

RE: Employer Name

Contact First Name,

We're just one month away from finalizing your transition to the HealthEquity portal.

To ensure everything goes smoothly, please complete the following steps if you haven't already:

- Create your credentials on the HealthEquity portal
- Tour the HealthEquity client portal
- Manage admin users
- Add your Broker of Record
- Send Internal Member Notice
- On-Demand Webinar: Client Onboarding
- Inform your bank of HealthEquity's Originator ID: 1522383166

Please note: the following details are for your FSA/HRA benefits.

Claims Funding Process (Prefunding)

If you have not done so already, clients must establish a new funding profile for FSA/HRA claims reimbursement by submitting the Claims Funding Form.

- **Due Date:** November 16, 2026 (Past Due)
- **Submit to:** transitions@healthequity.com
- **Prefunding Invoicing Begins:** Week of November 30, 2026
- **Invoice Payments:** For information on managing invoices, please view this help article.
- If the Claims Funding Form is not received by November 16, 2026, the plan will default to the funding option with the timing closest to the client's current funding with Further.
- **Video demo:** Completing the Claims Funding Form

Recommended: Please visit the Client Transition Guide for detailed information on how prefunding amounts are calculated based on your plan year renewal.

New Enrollment and Ongoing Deduction Data

As of December 29, 2026, you will need to provide HealthEquity with your FSA/HRA member enrollment and deduction data.

- You must enter enrollment and deduction data online through the HealthEquity portal.
- **Enrollments video demo:** For guidance on enter enrollments on the HealthEquity portal, please watch this quick tutorial.
- **Deductions help article:** For guidance on entering your contribution data online, please visit this Help Center article.
- **Please note:** If CareFirst currently submits your **HRA** enrollments, this process will continue on HealthEquity.

Client FSA/HRA Timeline

Date	Milestone
Week of July 6, 2026	Clients are notified of the transition.
September 30, 2026	Clients complete plan renewal on CareFirst portal by Further.
Week of October 5, 2026	Members are notified of the transition.
October 7, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contributions/deductions.
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January 1, 2027	Transition complete. Clients and members are live on the HealthEquity portal. Member available balances transferred and members can begin using their funds. Members should submit prior plan year claims on the HealthEquity portal.

Member Account Access

- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, linked here.
- **Demo:** Member First-time login process

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

This way to → remarkable

Questions?

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T+1 Month, Week 3

Sent approximately 1 month after the Transition Date.

Description:
Transition Complete & Welcome to HealthEquity

Subject Line:
Your transition from Further to HealthEquity is now complete

HealthEquity

Welcome to HealthEquity

Welcome to a remarkable way to plan for the future.

RE: Employer Name

Welcome to the HealthEquity portal.

We are thrilled to inform you that your transition to HealthEquity is now complete.

Your benefit accounts are now integrated into the HealthEquity portal, and you can begin to enjoy our comprehensive services and resources.

As a reminder, we recommend watching our **On-demand Client Onboarding Webinar** where you'll learn about the HealthEquity portal and bookmarking the Client Help Center for future reference.

Watch Client Onboarding Webinar

Quick Tutorials

- Portal Overview
- Loading Member Enrollments
- Add a Broker of Record

Member Account Access

Watch these short videos to easily accomplish important tasks that can help ensure a smooth transition.

- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, linked here.
- **Demo:** Member First-time login process

Going forward, your Flexible Spending Accounts (FSA) and/or Health Reimbursement Arrangement (HRA) require an online annual plan renewal in the HealthEquity portal. This ensures we have the correct plan information for the upcoming plan year. Be sure to submit your renewal at least 60 days prior to the effective plan date. If you need to make plan changes, you will need to submit a Plan Confirmation Form.

For more information on plan renewal, please visit this help article.

Once again, welcome to HealthEquity! We are honored to have you as a client and we look forward to working towards better outcomes for all.

Sincerely,
The HealthEquity Client Services Team

This way to → remarkable

Questions?

866.711.4860
Mon–Fri: 7am–7pm CT

View on web

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