

Member Communications Library

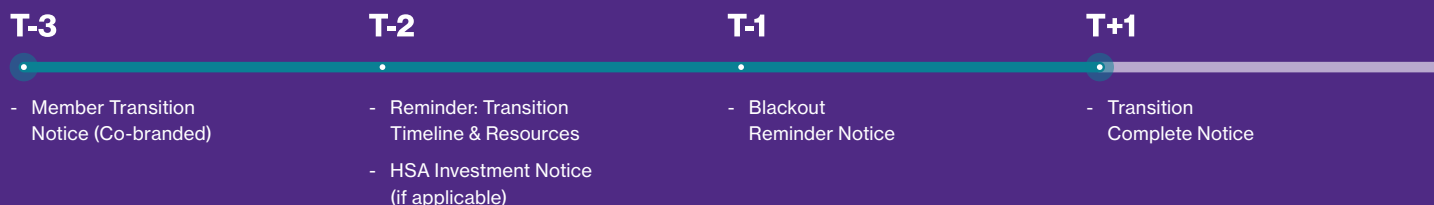
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Transition Communications Member HSA/RA

3 months
prior to transition

1 month
after transition



Description:
Member Transition Notice
(Co-branded)




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

Hello Member Transition

As a result of HealthEquity's acquisition of Future, your Health Savings Account (HSA), Flexible Spending Account (FSA), and/or Health Reimbursement Arrangement (HRA) benefits will transition to the HealthEquity member plan on **January 1, 2027**.

If you have a Health Incentive Account (HIA), your account will transition on **July 1, 2026**.

We will receive additional details about the HIA transition during the **Week of December 7, 2026**. For more information, please visit the HIA transition website.

We are committed to making this transition as seamless as possible and ensuring you have the support, tools, and resources to manage your benefits confidently.

What to Expect at HealthEquity

- Transition Date:** On **January 1, 2027**, accounts and available balances transition to HealthEquity.
- Fees:** Administrative fees remain unchanged (unless otherwise notified).
- Logins:** In the coming months, you are required to complete a **first-time login** on the HealthEquity portal.
- Debit Card:** Eligible members will receive a new HealthEquity Visa® Card¹.
- Investments:** HSA investments² will transition in **January 2027**.

For a full list of changes, visit the [Member Transition Guide](#).

Member Transition Timeline

Date	Benefits	Milestone
October 5, 2026	All	Members are notified of the transition.
Week of December 7, 2026	All	HealthEquity begins mailing Welcome Letters, which include first-time login instructions to the HealthEquity portal. Eligible members also receive a Card Package with a HealthEquity Visa® Card .
Beginning of 2026	HSA only	HSA members can make post-tax contributions to the HealthEquity portal. HealthEquity members can begin contributing to their HealthEquity HSA prior to the transition and if they only access to funds during the blackout period.
December 21, 2026	All	Final day to make Future account transactions, investment holdings (HSA only), use Future-branded debit cards, or submit a claim for reimbursement.
December 22, 2026	All	First member login on the HealthEquity portal.
January 1, 2027	All	Transition complete. Account balances are available on the HealthEquity portal.
January 1, 2027	HSA only	For members with investments, investment holdings are available on the HealthEquity portal.
January 4, 2027	HSA only	Transition is completed on the HealthEquity portal.

Blackout Period Overview

From **December 22, 2026 – January 1, 2027**, you will experience a short "blackout period."

- You will not be able to use your Future-branded debit card, submit claims, or make investment transactions.
- If you have an HSA, you will not be able to make investment changes.
- Claims and expenses incurred during this period can be submitted once you are back on the HealthEquity portal.
- Investment transactions can be submitted once you are back on the HealthEquity portal.
- Members may make post-tax contributions on the HealthEquity portal if they need access to funds during this period.

Transition Resources

- [\[Member Transition Website\]](#)
- [\[Member Transition Website\]](#)
- [\[Member Transition Guide\]](#)
- [\[On-demand Webinar: Member Transition Overview\]](#)

Member 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 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	Admin Fee %Balance_Net_Value% ¹
Reimbursement Check	\$2.00 per paper check, no fee for electronic funds transfer ²
Payment to Provider	No fee
Electronic Payment to Self	No fee
HealthEquity Visa® Card ³	3 free – \$5 per card per year
Card Transaction	No fee
Routine Deposited Items	\$20.00 per item
Stop Payment Request	\$20.00 per item
Excess Contribution Correction	\$20.00 per request
Portals Balance Transfer or Account Closes	\$25.00 per monthly statement – provided with electronic statements available for free 60 days after Transition Date
Paper Statement	\$2.00 per monthly statement – provided with electronic statements available for free 60 days after Transition Date

We're here to help. If you have any questions, contact [Member Services](#) anytime at **844.931.6556**. We're available 24/7.

Thank you for your partnership during this transition—we look forward to serving you on the HealthEquity.

Sincerely,
The HealthEquity Member Services Team

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Questions?

844.931.6556





¹This fee is assessed by The Bancorp Bank, N.A., Member Transition Account to a member from Visa U.S.A. Inc. Your card and/or account may be closed unless you activate your card within the time frame specified in the cardholder agreement. This card cannot be used at ATM's and you cannot get cash back, and cannot be used for cash advances. For complete cardholder agreement, please visit [healthequity.com/termsandconditions](#).

²Investments are not subject to any, including the possible loss of the principal invested, and are not FDIC insured. Investments are subject to market risk. Investment performance may fluctuate. Investment performance may vary significantly from the actual performance of the investments. Investment performance may vary significantly from the actual performance of the investments. Investment performance may vary significantly from the actual performance of the investments.

³HealthEquity does not provide loans, nor is Financial Advice.

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10/2026/Member Transition - 01/2027/01/2027

T-2 Months, Week 1

Sent approximately 2 months prior
to the Transition Date.

Description:

Reminder: Transition Timeline
& Resources

Subject Line:

Transition Update: Prepare for your
move to HealthEquity

HealthEquity

The countdown
is on

Here's what to expect as we
approach your transition.

Hello Member First Name,

Your benefit accounts are scheduled to transition to the HealthEquity portal on **January 1, 2027**. With just two months to go, we want to ensure you have the tools, resources, and key dates needed to prepare.

As a reminder, this transition includes Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and/or Health Reimbursement Arrangements (HRA) benefits.

Member Transition Timeline

Date	Benefits	Milestone
Week of October 5, 2026	All	All Members notified of the transition.
Week of December 7, 2026	All	All 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® Card¹.
Beginning December 7, 2026	HSA only	HSA only 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.
December 21, 2026	All	All Final day to make Further account transactions, investment changes (HSA only), use Further branded debit cards, or submit a claim for reimbursement.
December 22, 2026	All	All Blackout period starts on the Further portal.
January 1, 2027	All	All Transition complete. Account balances are available for use on the HealthEquity portal.
January 1, 2027	HSA only	HSA only For members with investments, investment holdings are available on the HealthEquity portal.
January 4, 2027	HSA only	HSA only Transaction history loaded on the HealthEquity portal.

First-Time Login

To access your new HealthEquity account, you'll need to complete the first-time login on the HealthEquity portal. Keep an eye on your mailing address for the following:

- **Key Date: 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® Card¹.

Demo: [See a guided tour of the first-time login process](#)

Blackout Period Overview

From **December 22, 2026 - January 1, 2027**, you will experience a short "blackout period."

- You will not be able to use your Further-branded debit card, submit claims, or access funds.
- You will not be able to make investment changes.
- Claims and expenses incurred during this period can be submitted once your HealthEquity account is live on **January 1, 2027**.
- HSA members may still make post-tax contributions on the HealthEquity portal if they need access to funds during this period.

Helpful Resources

To help you prepare, we've created a library of resources available anytime:

- [Member Transition Website] – step-by-step guide to stay on track.
- [Member Transition Checklist] – central hub with tools, timelines, and FAQs.
- [Member Transition Guide] – comprehensive resource covering all transition details.
- [On-demand Webinar: Member Transition Overview] – learn what's changing.

We're here to help. If you have any questions, contact Member Services anytime at **844.351.6856**. We are available 24/7.

Thank you for your partnership during this transition—we look forward to serving you at HealthEquity.

Sincerely,
The HealthEquity Member Services Team

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Questions?

844.351.6856

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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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T-2 Months, Week 2

Sent approximately 2 months prior
to the Transition Date.

Description:
HSA Investment Notice
(if applicable)

Subject Line:
IMPORTANT: Your HSA
Investment Notice

HealthEquity

HealthEquity
HSA Investment
Notice

We have some important information
about your HealthEquity HSA.



Hello Member First Name,

We are following up with the investment¹ terms applicable to your Health Savings Account (HSA), which is scheduled to transition from Further to the HealthEquity portal on **January 1, 2027**.

Key Investment Updates

- Invested assets will be transferred in-kind to the HealthEquity portal.
- Sixty (60) days after your transition, the Schwab Government Money Investor Shares (SNVXX) fund will no longer be available on the HealthEquity portal. At that time, any remaining SNVXX shares will be liquidated and proceeds automatically moved into your default HSA cash option.
- Action Required:** 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.

For a complete breakdown of the impact on funds, including Continuing, Freezing, and Closed Funds, visit the [HealthEquity Investment Lineup](#).

[Demo: Investment Account Tour](#)

Blackout Period

To ensure a smooth transition, there will be a short "blackout period" when investment activity will be paused:

- Start:** December 22, 2026
- End:** January 1, 2027

During this time:

- You will not be able to access HSA cash funds or use your Further-branded debit card.
- You cannot make changes to your investments in the Further portal.
- Claims and expenses incurred during the blackout may be submitted once your account is live on HealthEquity.

If you want to make investment changes before the blackout, log in to the Further portal and click [Visit Investment Site](#).

Note: If you have a Schwab Health Savings Brokerage Account (HSBA), access will remain uninterrupted during the blackout. After the transition, you'll enjoy integrated access to your HSBA directly through the HealthEquity member portal.

Investment Fees

Investment fees at HealthEquity include:

- Mutual fund expense ratios (varies by fund).
- A monthly investment administration fee equal to 0.03% of your average daily investment balance (capped at \$10/month).
- Optional **Advisor** service fees (additional 0.05% of advised balance, capped at \$15/month).

Note: If you prepaid investment fees with Further, your HealthEquity HSA default cash option will be credited with any applicable pro-rated refund.

For a breakdown of the expense ratio by fund, visit the [Investment Guide](#).

[View Investment Guide](#)

Investment Tools

HealthEquity Advisors, LLC provides a range of options to fit your investing style:

- Self-Directed:** Access research, fund data, and prospectuses to manage your own trades.
- Advisor GPS:** Web-based portfolio guidance that offers recommendations while you stay in control (additional fees apply).
- Advisor AutoPilot:** Automated portfolio management powered by HealthEquity Advisors, LLC (additional fees apply).
- Schwab HSBA:** Expanded brokerage access for experienced investors seeking broader investment choices.

First-time Login

At this point you should have received your HealthEquity Card Package with first-time login instructions. If you need assistance completing the first-time login steps, please view this [click-through demo](#).

[First-time Login Steps](#)

We're here to help. If you have questions about your account or investments, contact **HealthEquity Member Services** anytime at **844.351.6856**. Our team is available **24/7**.

Sincerely,
The HealthEquity Member Services Team

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T-1 Month, Week 1

Sent approximately 1 month prior
to the Transition Date.

Description:
Blackout Reminder Notice

Subject Line:
Reminder: Temporary blackout
period begins soon

HealthEquity

Stay prepared
for your
transition

What you need to know about the
blackout period



Hello Member First Name,

Your benefits will officially transition to the HealthEquity portal on **January 1, 2027**. As part of the transition process, there will be a short blackout period starting **December 22, 2026**, during which you will have limited access to your accounts.

Transitioning benefits include your Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and/or Health Reimbursement Arrangements (HRA) benefits.

What to Expect During the Blackout

December 22, 2026 - January 1, 2027:

- You will not be able to use your Further debit card.
- You will not be able to access or withdraw funds from your account.
- If you have an HSA, you cannot make investment changes during this period.
- Claims and expenses incurred during this time can be submitted on the HealthEquity portal once your account is live on **January 1, 2027**.

What to Do Now

- First-time login:** Make sure you're ready to log in to the HealthEquity portal on **January 1, 2027**. [View first-time login instructions](#).
- Plan ahead:** If you anticipate needing an eligible reimbursement, consider submitting claims before **December 21, 2026**.
- Watch your mail:** You should have received a HealthEquity Welcome Letter with first-time login instructions. Eligible members will receive a new HealthEquity Visa® Card¹.
- Add key information:** Ensure your **beneficiaries, dependents, and authorized users** are up to date. [Demo: Add a beneficiary](#).
- Set up EFT:** Add your bank account details for seamless contributions and reimbursements.
- Accept Investment Terms (HSA only):** Members are required to accept the HealthEquity investment² 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.

Resources to Help You Prepare

- [\[Member Transition Checklist\]](#) – Step-by-step guide to stay on track.
- [\[On-demand Webinar: Portal Onboarding\]](#) – Learn how to use the HealthEquity portal.
- [Portal Demo](#) – Interactive click-through demo of the member portal.
- [HSA Investment Demo](#) – Familiarize yourself with HealthEquity's investment tools.
- [\[Member Transition Website\]](#) – Key dates, FAQs, and resources in one place.

Member Transition Timeline

Date	Benefits	Milestone
Week of October 5, 2026	All	All Members notified of the transition.
Week of December 7, 2026	All	All 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® Card¹.
Beginning December 7, 2026	HSA only	HSA only 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.
December 21, 2026	All	All Final day to make Further account transactions. Investment changes (HSA only), use Further branded debit cards, or submit a claim for reimbursement.
December 22, 2026	All	Blackout period starts on the Further portal.
January 1, 2027	All	All Transition complete. Account balances are available for use on the HealthEquity portal.
January 1, 2027	HSA only	HSA only For members with investments, investment holdings are available on the HealthEquity portal.
January 4, 2027	HSA only	HSA only Transaction history loaded on the HealthEquity portal.

We're here to help. If you have questions about your account or investments, contact **HealthEquity Member Services** anytime at **844.351.6856**. Our team is available **24/7**.

Sincerely,
The HealthEquity Member Services Team

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T+1 Month, Week 1

Sent approximately 1 month after
the Transition Date.

Description:
Transition Complete Notice

Subject Line:
Transition Complete: Your benefits
are now on the HealthEquity portal

HealthEquity

Welcome to
HealthEquity

Your account transition is complete.



Hello Member First Name,

Your Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and/or Health Reimbursement Arrangements (HRA) benefits have successfully transitioned to the HealthEquity portal as of **January 1, 2027**. You can now log in to the HealthEquity portal to access and manage your benefits.

Next Steps for Your Account

If you have not done so already, take a few minutes to complete these important steps to make the most of your HealthEquity account:

- First-time login:** Complete your login to the HealthEquity portal.
- Activate your debit card:** If your benefits offer a debit card, activate your new HealthEquity Visa® Card¹.
- Add key information:** Ensure your beneficiaries, dependents, and authorized users are up to date. [Demo: Add a beneficiary](#).
- Set up EFT:** Add your bank account details for seamless contributions and reimbursements.
- Accept Investment Terms (HSA only):** Members are required to accept the HealthEquity investment² 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.

Helpful Resources

We've built resources to help you get comfortable with the HealthEquity portal and your benefits:

- [First-time Login Demo](#) – Steps to create your HealthEquity login credentials.
- [Portal Demo](#) – Click-through demo of portal features.
- [\[On-demand Webinar: Portal Onboarding\]](#) – Guided walkthrough to get started.
- [Member Help Center](#) – Articles and FAQs to answer common questions.
- [\[Member Transition Website\]](#) – Central hub with tools, timelines, and guides.
- [HSA Investment Demo](#) – Familiarize yourself with HealthEquity's investment tools.

We're Here to Help

Our Member Services team is available anytime to support you:
Phone: 844.351.6856
Availability: 24/7

Sincerely,
The HealthEquity Member Services Team

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