



15 West Scenic Pointe Drive, Suite 100
Draper, UT 84020

For illustration only. Please refer to your transition website for dates specific to your transition.

«First_Name» «Last_Name»
«Street1»
«Street2»
«City», «State» «Zip»

Month XX, 2024

Dear «First_Name»,

We are contacting you regarding an upcoming change in the administration of your benefit accounts. On November 1, 2021, Further was acquired by HealthEquity as part of our commitment to continue to provide remarkable products backed by service, education, and member engagement. Below is information on HealthEquity, more details about the transition, and a timeline of key events. We kindly ask that you update your email address in the Further portal as we do not have a valid email address on file for you.

HealthEquity was established in 2002 and administers Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), and other consumer-directed benefits for our more than 14 million accounts in partnership with health and retirement plan providers, benefits advisors, and members.

No action will be required of you for the transition to take effect. For more information about the transition, please visit your transition website. There, you'll find answers to frequently asked questions, informational webinars, transition guides, and additional resources to help you through the transition. Below is a timeline of important dates to keep in mind throughout the transition to HealthEquity:

FSA/HRA transition timeline

- **3 months before Transition Date:** Members are notified of the transition.
- **7 to 10 business days after enrollments are processed in the HealthEquity system:** HealthEquity begins mailing Card Packages. Packages include first time login instructions to the HealthEquity portal. For eligible members, packages also include new HealthEquity Visa® Card¹ for the new plan year.
- **Last day of current plan year or through Grace Period if applicable:** Last day for members to use Further debit card.
- **As of Transition Date:** Transition complete. Member accounts are live on the HealthEquity portal.
- **Through the end of Runout:** Members submit prior plan year claims on Further portal.
- **Approximately 45 days post Runout:** If client plan has Rollover and/or HRA spenddown, applicable balances will be available on the HealthEquity portal.

You can learn more about the transition at your transition website. If you have any questions about your account, please call HealthEquity Member Services at 844.351.6856. We are available 24/7.

Thank you,

HealthEquity Member Services

¹This card is issued by The Bancorp Bank, N.A., pursuant to a license from Visa U.S.A. Inc. Your card can be used 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.