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

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

«Date»

Dear «First_Name»,

As a result of HealthEquity's acquisition of Further, the management of your CareFirst Blue Cross® and Blue Shield® Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and/or Health Reimbursement Arrangements (HRA) benefits will transition to the HealthEquity portal on **September 1, 2026**.

If your organization offers a Health Incentive Account (HIA), those benefits will transition on July 1, 2026. More details on the HIA transition will be shared on the: Week of April 13, 2026.

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

Transition Expectations (HSA clients)

- **Transition Date:** On September 1, 2026, accounts and available balances transition to HealthEquity.
- **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 by Further 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.

- **Week of March 2, 2026:** Clients are notified of the transition.

- **Week of June 1, 2026:** Members are notified of the transition.
- **June 10, 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 July 27, 2026:** Clients receive HealthEquity portal credentials.
- **July 31, 2026:** Final day for clients to enroll members on the CareFirst portal by Further. Does not apply if CareFirst submits your HSA enrollments.
- **August 10, 2026:** Clients can begin submitting enrollments on the HealthEquity portal. Does not apply if CareFirst submits your HSA enrollments.
- **Week of August 10, 2026:** HealthEquity begins mailing Card Packages. Packages include first time login instructions to the HealthEquity portal. For eligible members, packages also include new HealthEquity Visa® Card* for the new plan year. Members can make post-tax contributions on the HealthEquity portal. Members should consider contributing to their HealthEquity HSA prior to the blackout date if they need access to funds during the transitioning blackout period described below.
- **August 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 use their CareFirst branded debit card or request HSA distributions through the CareFirst portal by Further.
- **August 22, 2026:** Blackout period starts on the CareFirst portal by Further.
- **September 1, 2026:** Transition is complete. Member account balances and HSA investment holdings are transferred to the HealthEquity portal. Member HSA blackout period ends. Funds and investments are now available on the HealthEquity portal.
- **September 4, 2026:** Member's transaction history loads in HealthEquity portal.

Blackout Period

To facilitate the transition of HSAs, there will be a "blackout period" on the CareFirst portal by Further. From August 22, 2026 to September 1, 2026, HSA clients cannot process contributions, and members cannot access HSA cash funds, use debit cards, or make investment changes.

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

Support

In the meantime, you can learn more about the transition using the tools and resources available to you at *transition.healthequity.com/further/client_092026/carefirst*.

If your members have questions after they receive their Transition Notification Letter, please direct them to visit *transition.healthequity.com/further/member_092026/carefirst* or call HealthEquity Member Services at 844.351.6856. We are available 24/7.

If you have questions, our Client Services team is ready to help. Thank you in advance for your help in making this a smooth transition.

HealthEquity Client Services
Mon- Fri 7am-7pm CT
866.711.4860

Sincerely,
The HealthEquity Client Services Team

[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.

HealthEquity does not provide legal, tax or financial advice.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

HealthEquity, Inc. is an independent IRS approved non-bank trustee providing HSA custodial services for CareFirst BlueCross BlueShield and CareFirst BlueChoice consumer directed health care plans.