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 (FSA/HRA 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:** 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.

- **Week of March 2, 2026:** Clients are notified of the transition.
- **May 31, 2026:** Clients complete plan renewal on CareFirst portal by Further.

- **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).
- **July 15, 2026:** Claims Funding Form due date.
- **Week of July 27, 2026:** Clients receive HealthEquity portal credentials.
- **Week of August 3, 2026:** Prefund Invoicing begins.
- **Week of August 10, 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].
- **August 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.
- **August 22, 2026:** Blackout period starts on the CareFirst portal by Further.
- **August 29, 2026:** Clients can begin submitting new enrollments on HealthEquity. Does not apply if CareFirst submits your HRA enrollments.
- **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.

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 July 15, 2026. Completed forms can be sent to transitions@healthequity.com.

If the Claims Funding Form is not received by July 15, 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 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 August 22, 2026 through September 1, 2026, FSA/HRA clients cannot process enrollment and deduction files, and members cannot use their CareFirst branded debit card or submit claims reimbursement requests.

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.

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.