

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

Month X, 2024

Dear «First_Name»,

We are contacting you regarding an upcoming change in the administration of your **Flexible Spending Account (FSA), and/or Health Reimbursement Arrangement (HRA)** benefits. 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.

As a result of HealthEquity's acquisition of Further, all of your members' FSAs and HRAs are scheduled to be transitioned to the HealthEquity portal, which will become available on the **[Transition Date]**. Leading up to that point, we will be communicating with both you and your members on what to expect.

In the meantime, you can learn more about the transition using the tools and resources available to you at 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

- **6 months before Transition Date:** Clients are notified of the transition.
- **5.5 months before Transition Date:** Claims Funding Form sent to clients.
- **4 months before Transition Date:** Changes and updates in the Further client portal disabled.
- **3.5 months before Transition Date:** Onboarding notice sent to clients. Clients receive HealthEquity portal credentials.
- **3 months before Transition Date. Must be completed 45 days before Transition Date:** Clients can submit their plan renewals on HealthEquity portal and return Claims Funding Form. Members notified of the transition.
- **Starts 1.5 months before Transition Date. Must be completed 30 days before**

Transition Date: Clients can begin submitting new plan year enrollments. Must complete plan year renewal for enrollments to be processed.

- **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 to use Further debit card.
- **As of Transition Date:** Transition complete. Clients and members are now live on the HealthEquity portal.
- **Through 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.

Claims Funding Form

Clients will need to create a new funding profile to pay FSA/HRA claims by completing the Claims Funding Form. The Claims Funding Form can be found on your transition website by navigating to Transition Resources > FSA or HRA > Forms. Please complete the form 45 days before your transition date. Completed forms can be sent to transitions@healthequity.com.

If the Claims Funding Form is not received 45 days before your transition date, the plan will be defaulted to the funding option with the timing closest to the client's current funding with Further.

You can learn more about the transition using the tools and resources available to you at your transition website.

If your members have questions, please direct them to visit their transition website 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.

Sincerely,

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

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.