Member Communications Library

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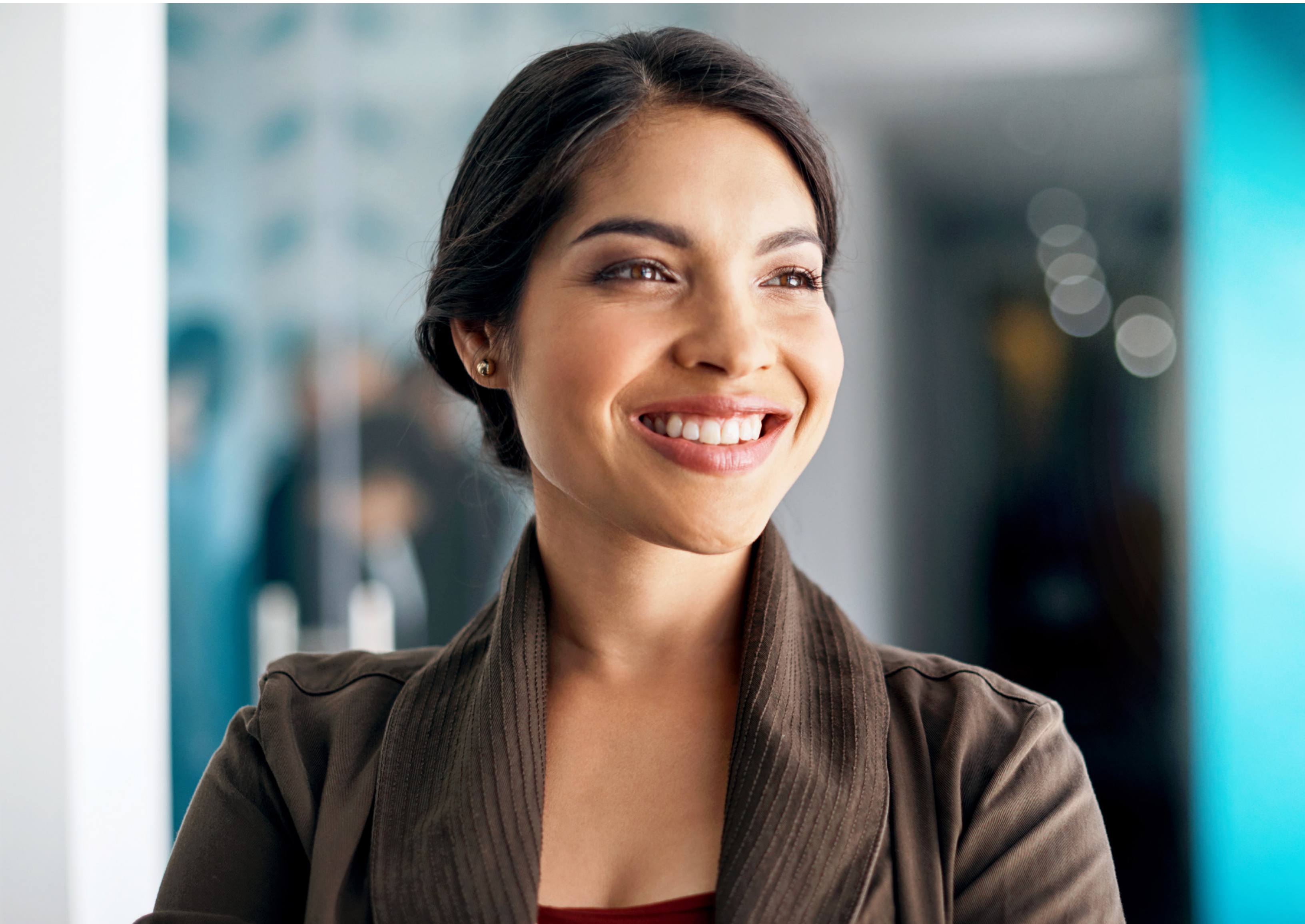

HealthEquity

Transition Communications
Member HSA/RA

3 months
prior to transition

1 month
after transition

T-3
- Member Transition Notice (Co-branded)

T-2
- Reminder: Transition Timeline & Resources
- HSA Investment Notice (if applicable)
- HSA Buy-up Notice (if applicable)

T-1
- Blackout Reminder Notice

T+1
- Transition Complete Notice

T-3 Months, Week 1

Sent approximately 3 months prior to the Transition Date.

Description:
Member Transition Notice (Co-branded)

Subject Line:
Your CareFirst benefits are moving to HealthEquity

CareFirst
Family of health care plans

HealthEquity

This way to remarkable

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

Hello Contact First Name,

As a result of HealthEquity's acquisition of Further, your CareFirst BlueCross BlueShield (CareFirst) 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 you have a Health Incentive Account (HIA), your account will transition on July 1, 2026.

You will receive additional details about the HIA transition during the week of November 2, 2026.

For more information, please visit the [HIA transition website linked here].

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 September 1, 2026, accounts and available balances transition to HealthEquity.
- **Fees:** Administration fees remain unchanged (unless otherwise notified).
- **Login:** In the coming months, you are required to complete **a first-time login** on the HealthEquity portal.
- **Single Sign-On (SSO):** You'll continue to access your account through the CareFirst My Account portal, but first-time login to the HealthEquity portal is required.
- **Debit Card:** Eligible members will receive a new HealthEquity Visa® Card[1].
- **Investments:** HSA investments[2] will transfer in-kind.

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

Branding Changes

In partnership with CareFirst, members will transition to a co-branded HealthEquity/CareFirst experience on Welcome Letters, debit cards, the portal, and more.

Member Transition Timeline

Date	Benefits	Milestone
Week of June 1, 2026	All	Members are notified of the transition.
Week of August 10, 2026	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® Card[1].
Beginning August 10, 2026	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.
August 21, 2026	All	Final day to make Further account transactions, investment[2] changes (HSA only), use CareFirst-branded debit cards, or submit a claim for reimbursement.
August 22, 2026	All	Blackout period starts on the CareFirst portal by Further.
September 1, 2026	All	Transition complete. Account balances are available on the HealthEquity portal.
September 1, 2026	HSA only	For members with investments, investment holdings are available on the HealthEquity portal.
September 4, 2026	HSA only	Transaction history loaded on the HealthEquity portal.

Blackout Period Overview

From August 22, 2026 – September 1, 2026, you will experience a short "blackout period."

- You will not be able to use your CareFirst-branded debit card, submit claims, or access funds.
- If you have an HSA, you won't be able to make investment changes.
- Claims and expenses incurred during this period can be submitted once your HealthEquity account is live on September 1, 2026.
- HSA 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 Checklist]
- [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 or 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_Fee_Waiver%%
Reimbursement Check	$2.00 for paper check. No fee electronic funds transfer
Payment to Provider	No fee
Electronic Payment to Self	No fee
HealthEquity Visa® Card[1]	3 free – $5 fee per card after
Card Transaction	No fee
Return Deposited Item	$20.00 per item
Stop Payment Request	$20.00 per item
Excess Contribution Correction	$20.00 per request
Partial Balance Transfer or Account Closure	$25.00 (waived for 60 days following your Transition Date)
Paper Statement	$2.00 per monthly statement — avoided with electronic statements (waived for first 60 days after Transition Date)

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

View on web

[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.

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15 Scenic Pointe Dr, Ste 400 Draper, UT 84020 US

HealthEquity

T-2 Months, Week 1

Sent approximately 2 months prior to the Transition Date.

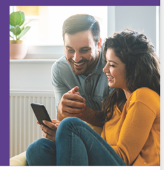
Description:
Reminder: Transition Timeline & Resources

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 Contact First Name,

Your CareFirst BlueCross BlueShield (CareFirst) benefit accounts are scheduled to transition to the HealthEquity portal on September 1, 2026. 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.

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

You will receive additional details about the HIA transition during the week of November 2, 2026.

For more information, please visit the **[HIA transition website linked here]**.

Member Transition Timeline

Date	Benefits	Milestone
Week of June 1, 2026	All	Members are notified of the transition.
Week of August 10, 2026	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® Card[1].
Beginning August 10, 2026	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.
August 21, 2026	All	Final day to make Further account transactions, investment[2] changes (HSA only), use CareFirst-branded debit cards, or submit a claim for reimbursement.
August 22, 2026	All	Blackout period starts on the CareFirst portal by Further.
September 1, 2026	All	Transition complete. Account balances are available on the HealthEquity portal.
September 1, 2026	HSA only	For members with investments, investment holdings are available on the HealthEquity portal.
September 4, 2026	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. After completing this step, you'll still be able to sign in through the CareFirst My Account portal using Single Sign-On (SSO). Keep an eye on your mailing address for the following:

- **Key Date:** 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].

Demo: See a guided tour of the first-time login process

Blackout Period Overview

From August 22, 2026 – September 1, 2026, you will experience a short "blackout period."

- You will not be able to use your CareFirst-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 September 1, 2026.
- 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?

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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.

Dear Contact First Name,

We are following up with the investment[1] terms applicable to your Health Savings Account (HSA), which is scheduled to transition from the CareFirst BlueCross BlueShield (CareFirst) portal by Further to the HealthEquity portal on September 1, 2026.

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:** August 22, 2026
- **End:** September 1, 2026

During this time:

- You will not be able to access HSA cash funds or use your CareFirst-branded debit card.
- You cannot make changes to your investments in the CareFirst portal by Further.
- 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 CareFirst portal by Further 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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Questions?

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HealthEquity

T-2 Months, Week 2

Sent approximately 2 months prior to the Transition Date.

Only if applicable

Description:
HSA Buy-up Notice
(if applicable)

Subject Line:
NOTICE: Important information about your HSA Plan Change program

HealthEquity

We have some good news

Here's some important information regarding your Further Plan Change program.

Dear Elise,

We are following up with the investment terms applicable to your Health Savings Account (HSA), **which is scheduled to be transferred from the Further HSA portal to the HealthEquity HSA portal on Transition Date.**

You have been identified as a participant in Further's Plan Change program, which allowed you to move to the HSA plan type of your choice (with corresponding interest rates and administrative fees). Upon your transition, you will be automatically moved back to your employer's default interest option.

While HealthEquity does not offer a Buy Up Program, we do provide a similar offering known as Enhanced Rates.[1]

Once transferred, your HSA will be automatically entered in the Enhanced Rate offering which most closely matches your previous interest rate offering from Further with the nearest Enhanced Rate interest tier available from HealthEquity.

No action is required by you at this time.

While HealthEquity does not offer a Plan Change program, HealthEquity does offer two cash placement options to further optimize your HSA cash balances, Basic or Enhanced.[1,2]

Our Enhanced Rates option offers potentially higher interest rates compared to our Basic Rates option. For a complete breakdown of potential interest rate schedule for the Enhanced Rate option, please refer to your member transition website.

Once transferred to the HealthEquity member portal, you can select your cash option preferences with either our Enhanced Rate or Basic Rate offerings as soon as you have your portal credentials.

Keep an eye on your mailbox for a new HealthEquity Visa® Card and Card Package, which will grant you access to the HealthEquity member portal.[3]

After you log in, go to "Interest Rates" on the right side of the page. From the "Interest Rates" page, you will be able to select your preferred rate option. You may change your preferred rate option at any time and at no cost.

As soon as your account has completed the transition to HealthEquity, you can visit your member portal to view or change your new HSA interest rate.

Thank you for your patience as we continue to make your transition to HealthEquity a pleasant one. If you have any questions, do not hesitate to reach out.

Sincerely,
The HealthEquity Member Services team

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[1] Basic cash option is a federally insured option for your HSA cash balance. Cash funds are held in an FDIC- or NCUA-insured institution and are eligible for deposit insurance, subject to applicable requirements and limitations. Interest rates are subject to change.

[2] Enhanced Rates option consists of interest-bearing group annuity contracts issued by participating insurance companies for your HSA cash balance. Principal and interest are subject to risk of loss and not covered by deposit insurance. Interest rates are subject to change.

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HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.

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HealthEquity respects your privacy. To learn more, read our privacy policy.

If you receive a suspicious email, please report it by forwarding the email to phishing@healthequity.com. Visit Security to find out more.

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Final-Member_HSA_Email_3b_T-2_Months_W2

HealthEquity

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 Contact First Name,

Your CareFirst BlueCross BlueShield (CareFirst) benefits will officially transition to the HealthEquity portal on September 1, 2026. As part of the transition process, there will be a short blackout period starting August 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

From August 22, 2026 – September 1, 2026:

- You will not be able to use your CareFirst-branded 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 September 1, 2026.

What to Do Now

- **First-time login:** Make sure you're ready to log in to the HealthEquity portal on September 1, 2026. View first-time login instructions.
- **Plan ahead:** If you anticipate needing an eligible reimbursement, consider submitting claims before August 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® Card**[1].
- **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 investment[2] 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 June 1, 2026	All	Members are notified of the transition.
Week of August 10, 2026	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® Card[1].
Beginning August 10, 2026	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.
August 21, 2026	All	Final day to make Further account transactions, investment[2] changes (HSA only), use CareFirst-branded debit cards, or submit a claim for reimbursement.
August 22, 2026	All	Blackout period starts on the CareFirst portal by Further.
September 1, 2026	All	Transition complete. Account balances are available on the HealthEquity portal.
September 1, 2026	HSA only	For members with investments, investment holdings are available on the HealthEquity portal.
September 4, 2026	HSA only	Transaction history loaded on the HealthEquity portal.

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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 CareFirst benefits are now on the HealthEquity portal

HealthEquity

Welcome to HealthEquity

Your account transition is complete.

Hello Contact First Name,

Your CareFirst BlueCross BlueShield (CareFirst) Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and/or Health Reimbursement Arrangements (HRA) benefits have successfully transitioned to the HealthEquity portal as of September 1, 2026. 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® Card[1].
- **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 investment[2] 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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