

Client Communications Library

This way to —————> remarkable



Transition Communications Client HSA



T-6 Months, Week 1

Sent approximately 6 months prior
to the Transition Date.

Description:
Client Transition Notice
(Co-branded)

Subject Line:
Transition Notice: Your CareFirst
accounts are moving to HealthEquity

CareFirst
Family of health care plans

HealthEquity



Welcome to HealthEquity

We're excited to transition your business and employees.

RE: Client Name
Hello Contact First Name,

As a result of HealthEquity's acquisition of Further, the management of your CareFirst Blue Cross Blue Shield(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 your organization offers a Health Incentive Account (HIA), those benefits will transition on July 1, 2026. More details 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.

[Read more about HealthEquity's acquisition of Further.](#)

Transition Expectations (HSA clients)

If you also offer FSA/HRA benefits, you'll receive a separate communication shortly after this one. Key expectations for HSA clients include:

- **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 will no longer be supported.
- **Debit Card:** HSA members will receive a new HealthEquity Visa® Card*.
- **Investments:** All HSA investments* 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.

Date	Milestones
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 displayed in the CareFirst portal by Further. This does not impact a client's ability to update 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. This does not apply if CareFirst submits your HSA enrollments.
August 10, 2026	Clients can begin submitting enrollments on the HealthEquity portal. This does not apply if CareFirst submits your HSA enrollments.
Week of August 10, 2026	HealthEquity begins mailing Card Packages. Card Packages include first time login instructions to the HealthEquity portal and include a new HealthEquity Visa® Card*. 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.
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 to 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 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." From August 22, 2026 to September 1, 2026, Members cannot access HSA cash funds, use debit cards or make new investment changes. HSA clients cannot process contributions on the CareFirst portal by Further, but can begin processing contributions on the HealthEquity portal.

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

For more information on the blackout period, please visit the Client Transition Guide linked below.

Transition Resources

- [Client Transition Checklist](#)
- [Client Transition Website](#)
- [Member Transition Website](#)
- [Client Transition Guide](#)
- [On-demand webinar: Client Transition Overview](#)

Our Client Services team will continue to be your main point of contact throughout the transition. Thank you for your partnership as we work together to deliver a remarkable experience for you and your employees.

Blackout:
The HealthEquity Client Services Team

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Questions?

800.711.4860
Mon-Fri 7am-7pm CT

[2025-01-08](#)

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*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 agreement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

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HealthEquity, Inc. is an investment firm approved to act as a broker-dealer providing HSA custodial services for CareFirst BlueCross BlueShield and CareFirst BlueCross consumer directed health care plans.

HealthEquity does not provide legal, tax or financial advice.

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10 Bureau Plazza Dr., Ste 400 Chicago, IL 60602-00

T-5 Months, Week 1

Sent approximately 5 months prior to the Transition Date.

Description:
Reminder: Transition Timeline & Next Steps

Subject Line:
Reminder: Transition resources available to help you prepare.

HealthEquity

Transition Resources for Your Upcoming Move

Key tools, checklists, and support to help you prepare



RE: Client Name

Hello Contact First Name

As we move closer to the transition from Further to HealthEquity, we want to ensure you and your members have the right tools and resources to make the process as seamless as possible. These materials will guide you through each step of the transition.

Transition Resources at Your Fingertips

For Clients:

- [Client Transition Website](#) – Central hub with timelines, FAQs, and tools
- [Client Transition Checklist](#) – Step-by-step guide to prepare for the move
- [Client Communications Library](#) – Preview the upcoming communications
- [Client Transition Guide](#) – Comprehensive resource covering all transition details
- [On-Demand Webinar: Client Transition Overview](#)
- [On-Demand Webinar: Client Onboarding](#)

For Members:

- [Member Transition Website](#) – Key information and instructions for members
- [Member Transition Checklist](#) – Easy guide to help members stay on track
- [Member Communications Library](#) – Preview the upcoming communications
- [Member Transition Guide](#) – Comprehensive resource covering all transition details
- [On-Demand Webinar: Member Transition Overview](#)

HSA Transition Timeline

The following is the client transition timeline for your HSA benefits.

Date	Milestone
Week of March 2, 2026	Clients are notified of the transition.
Week of June 1, 2026	Members are notified of the transition.
June 16, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contribution 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. This does not apply if CareFirst submits your HSA enrollments.
August 16, 2026	Clients can begin submitting enrollments on the HealthEquity portal. This does not apply if CareFirst submits your HSA enrollments.
Week of August 10, 2026	HealthEquity begins mailing Card Packages. Card Packages include first time login instructions to the HealthEquity portal and include a new HealthEquity Visa® Card. 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.
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 to 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 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

As a reminder, to facilitate the transition of HSAs, there will be a "blackout period." From August 22, 2026 to September 1, 2026, Members cannot access HSA cash funds, use debit cards or make new investment changes. HSA clients cannot process contributions on the CareFirst portal by Further, but can begin processing contributions on the HealthEquity portal.

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

For more information on the blackout period, please visit the Client Transition Guide.

[View Client Transition Guide.](#)

Member Transition Notification

As a reminder, members are being notified of the transition: Week of June 1, 2026.

Recommended: Preview the [Member Communications Library](#).

We're Here to Help

If you have questions, please reach out to HealthEquity Client Services. We are available by phone at 866.711.4860, Mon-Fri: 7am-7pm CT.

Thank you for your partnership. By using these resources, you'll help ensure your organization and members are ready for a smooth transition to HealthEquity.

Sincerely,
The HealthEquity Client Services Team

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Questions?

866.711.4860
Mon-Fri: 7am-7pm CT



[1/06/2026](#)

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†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 BlueCross, 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.

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T-4 Months, Week 4

Sent approximately 4 months prior
to the Transition Date.

Description:

Reminder: Members Being Notified
of Transition

Subject Line:

Update: Your members are being
notified of their transition to
HealthEquity

HealthEquity

Member
Transition
Notifications

Key dates, updates, and resources
for your organization.

RE: Employer Name

Hello Contact First Name,

During the week of June 1, 2026, HealthEquity will begin notifying your members of their upcoming transition from Further to HealthEquity. We want to ensure you have the latest updates, resources, and support to guide your organization and your employees through this process.

Recommended: Preview the [Member Communications Library](#).

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

Transition Overview (HSA clients)

If your organization offers FSA or HRA accounts, you'll receive additional communications momentarily. For HSA accounts, here are key updates:

- Transition Date:** On September 1, 2026 member accounts and assets transition to HealthEquity.
- Fees:** HSA admin fees remain unchanged (unless notified otherwise).
- Portal Credentials:** Clients and members will receive new HealthEquity first-time login instructions. First-time login must be completed for members to enable Single Sign-On (SSO) from CareFirst My Account. Client SSO from the CareFirst portal will no longer be supported.
- Debit Card:** HSA members will receive a new HealthEquity Visa® Card¹.
- Investments:** All HSA investments² 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. Click here for a [quick tutorial](#).

Member Account Access

- HSA Card Packages are mailing the week of August 10, 2026.
- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, [linked here](#).
- Demo: [Member First-time login process](#).

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, Members cannot access HSA cash funds, use debit cards or make new investment changes. HSA clients cannot process contributions on the CareFirst portal by Further, but can begin processing contributions on the HealthEquity portal.

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

For more information on the blackout period, please visit the Client Transition Guide linked below.

Transition Resources

- [Client Transition Checklist](#)
- [Client Transition Website](#)
- [Client Transition Guide](#)
- [On-demand Webinar: Client Transition Overview](#)
- [Member Transition Checklist](#)
- [Member Transition Website](#)
- [Member Communications Library](#)

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

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Questions?
866.711.4860
Mon–Fri: 7am–7pm CT

[View on web](#)

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Description:
60-Day Reminder
(Non-IM Managed only)





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Here's what you can expect in the coming weeks

RE: Employer Name

Contact First Name,

It's official. We have two months out from finalizing your transition to the HealthEquity portal.

If you have not done so, please complete the following steps to ensure your transition is a smooth one.

- Create your credentials on the [HealthEquity portal](#)
- Join the [HealthEquity client portal](#)
- Manage admin users
- Add your Broker or Record
- Send Internal Member Notice
- On-Demand Webinar: Client Onboarding
- Inform your bank of HealthEquity's Originator ID: 1522383156

New Enrollment Data

As of August 10, 2026, you will need to provide HealthEquity with your HSA member enrollment data.

- If you provide your enrollment data via Secure File Transfer Protocol (SFTP) today, you will no longer be eligible to submit your enrollment data via SFTP.
- You must enter enrollment data online through the HealthEquity portal.
- Resource: For guidance on entering enrollments on the HealthEquity portal, please watch [this quick tutorial](#).
- Please note: if CareFirst currently submits your HSA enrollments, this process will continue on HealthEquity.

Ongoing Contributions

As of August 22, 2026, you will need to provide HealthEquity with your HSA contribution data.

- You must enter your contribution data on the HealthEquity portal.
- For guidance on entering your contribution data online, please visit [this Help Center article](#).

Client HSA Timeline

Date	Milestone
Week of March 2, 2026	Clients are notified of the transition.
Week of June 1, 2026	Members are notified of the transition.
Week of June 15, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to upload member enrollments and contribution/reductions.
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. This does not apply if CareFirst submits your HSA enrollments.
August 10, 2026	Clients can begin submitting enrollments on the HealthEquity portal. This does not apply if CareFirst submits your HSA enrollments.
Week of August 10, 2026	HealthEquity begins mailing Card Packages. Card Packages include first time login instructions to the HealthEquity portal and include a new HealthEquity Visa® Card. Members can make post-ask 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.
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 to take 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 complete. Member's account balances and HSA investment holdings are transferred to the HealthEquity portal. Member's HSA blackout period ends. Funds and investments are now available on the HealthEquity portal.
September 4, 2026	Members' transaction histories load in HealthEquity portal.

Member Account Access

- To enable Single Sign On (SSO) from CareFirst, members must complete the first-time login steps. [linked here](#).
- Demo: [Member First-time login process](#)

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

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Questions?

866.711.4860
Mon-Fri, 7am-7pm CT




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HealthEquity, Inc. is an independent IRS approved non-brokered trading HSA rollover services provider. CareFirst BlueCross BlueShield and CareFirst BlueCross BlueShield are not financial advisors.

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T-1 Month,
Week 1

Sent approximately 1 month prior
to the Transition Date.

Description:
30-Day Reminder
(Non-IM Managed only)

Subject Line:
Transition Update: 30-Day Notice

HealthEquity

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One month until your transition is complete.

RE: Employer Name

Contact First Name,

We're just one month away from finalizing your transition from Further to HealthEquity.

To ensure everything goes smoothly, please complete the following steps if you haven't already:

- Create your credentials on the HealthEquity portal
- Tour the HealthEquity client portal
- Message admin users
- Add your Broker of Record
- Send Internal Member Notice
- Watch the Onboarding on-demand webinar
- Inform your bank of HealthEquity's Originator ID: 1522382166

New Enrollment Data

As of August 10, 2026, you will need to provide HealthEquity with your member enrollment data.

- If you provide your enrollment data via Secure File Transfer Protocol (SFTP) today, you will no longer be eligible to submit your enrollment data via Secure File Transfer Protocol (SFTP).
- You must enter enrollment data online through the HealthEquity portal.
- Resource: For guidance on entering enrollments on the HealthEquity portal, please watch [this quick tutorial](#).
- Please note: If CareFirst currently submits your HSA enrollments, this process will continue on HealthEquity.

Ongoing Contributions

As of August 22, 2026, you will need to provide HealthEquity with your HSA contribution data.

- You must enter your contribution data on the HealthEquity portal.
- For guidance on entering your contribution data online, please visit [this Help Center article](#).

Client HSA Timeline

Date	Milestone
Week of March 2, 2026	Clients are notified of the transition.
Week of June 1, 2026	Members are notified of the transition.
June 16, 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. This does not apply if CareFirst submits your HSA enrollments.
August 10, 2026	Clients can begin submitting enrollments on the HealthEquity portal. This does not apply if CareFirst submits your HSA enrollments.
Week of August 10, 2026	HealthEquity begins mailing Card Packages. Card Packages include first time login instructions to the HealthEquity portal and include a new HealthEquity Visa® Card. 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.
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 to 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 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	Members' transaction histories load in HealthEquity portal.

Member Account Access

- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, [linked here](#).
- Demo: [Member First-time login process](#)

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,

The HealthEquity Client Services Team

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Questions?

866.711.4860
Mon-Fri: 7am-7pm CT

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508.353.3465

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T+1 Month, Week 1

Sent approximately 1 month after
the Transition Date.

Description:
Transition Complete &
Welcome to HealthEquity

Subject Line:
Your transition from Further to
HealthEquity is now complete

HealthEquity

Welcome to HealthEquity

Welcome to a remarkable way to plan for the future.



RE: Employer Name

Welcome to the HealthEquity portal.

We are thrilled to inform you that your transition to HealthEquity is now complete.

Your benefit accounts are now integrated into the HealthEquity portal, and you can begin to enjoy our comprehensive services and resources.

As a reminder, we recommend watching our **On-demand Client Onboarding Webinar** where you'll learn about the HealthEquity portal and bookmarking the [Client Help Center](#) for future reference.

Watch Client Onboarding Webinar

Quick Tutorials

- Portal Overview
- Loading Member Enrollments
- Add a Broker of Record

Member Account Access

Watch these short videos to easily accomplish important tasks that can help ensure a smooth transition.

- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, [linked here](#).
- Demo: [Member First-time login process](#)

Going forward, your Flexible Spending Accounts (FSA) and/or Health Reimbursement Arrangement (HRA) require an online annual plan renewal in the HealthEquity portal. This ensures we have the correct plan information for the upcoming plan year. Be sure to submit your renewal at least 60 days prior to the effective plan date. If you need to make plan changes, you will need to submit a Plan Confirmation Form.

For more information on plan renewal, please visit [this help article](#).

Once again, welcome to HealthEquity! We are honored to have you as a client and we look forward to working towards better outcomes for all.

Sincerely,
The HealthEquity Client Services Team

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Questions?

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healthequity.com

Transition Communications

Client Reimbursement Accounts (FSA/HRA)



T-6 Months, Week 1

Sent approximately 6 months prior
to the Transition Date.

Description:
Client Transition Notice
(Co-branded)

Subject Line:
Transition Notice: Your CareFirst
accounts are moving to HealthEquity

Carefirst

family of health care plans

HealthEquity



Welcome to
HealthEquity

A seamless transition for your
business and employees

RE: Client Name

Hello Contact First Name,

As a result of HealthEquity's acquisition of Further, the management of your please update: CareFirst Blue Cross Blue Shield (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 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.

[Read more about HealthEquity's acquisition of Further.](#)

Transition Expectations (FSA/HRA clients)

If you also offer an HSA, you should have received separate communication. Key expectations for FSA/HRA clients include:

- **Transition Date:** On September 1, 2026, accounts and available balances transition to HealthEquity.
- **Fees:** Administration fees remain unchanged (unless otherwise notified).
- **Claims Funding:** FSA/HRA Clients are required to prefund their account.
- **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 My Account, members must complete the first-time login steps on the HealthEquity portal. Client SSO from the CareFirst portal will no longer be supported.
- **Debit Card:** Eligible FSA/HRA members will receive a new HealthEquity Visa® Card.
- **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.

Date	Milestone
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 16, 2026	Plan design changes disabled in the CareFirst portal by Further. This does not impact a client's ability to update 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 16, 2026	HealthEquity begins making 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.
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 complete. Clients and members are live on the HealthEquity portal. Member available balances, enrollment and members can begin using their cards. Members should submit prior plan year claims 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 the 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.

For more information on the blackout period, please visit the Client Transition Guide linked below.

Transition Resources

- [Client Transition Checklist](#)
- [Client Transition Website](#)
- [Member Transition Website](#)
- [Client Transition Guide](#)
- [Claims Funding Form](#)
- [On-demand Webinar: Client Transition Overview](#)

Our Client Services team will continue to be your main point of contact throughout the transition. Thank you for your partnership as we work together to deliver a seamless experience for you and your employees.

Sincerely,
The HealthEquity Client Services Team

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Questions?

866.711.4860
Mon-Fri, 7am-7pm CT

Visit us at: [heq.com](#)

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10 Savoy Place Dr., the 480 District, CT 06203-1010

T-5 Months, Week 1

Sent approximately 5 months prior
to the Transition Date.

Description:
Reminder: Transition Timeline &
Next Steps

Subject Line:
Reminder: Transition resources
available to help you prepare

HealthEquity

Transition Resources

Key tools, checklists, and support to help you prepare.



RE: Client Name

Hello Contact First Name,

As we move closer to the transition to the HealthEquity portal, we want to ensure you and your members have the right tools and resources to make the process seamless as possible. These materials will guide you through each step of the transition.

Transition Resources at Your Fingertips

For Clients:

- Client Transition Website - Central hub with timelines, FAQs, and tools
- Client Transition Checklist - Step-by-step guide to prepare for the move
- Client Communications Library - Preview the upcoming communications
- Client Transition Guide - Comprehensive resource covering all transition details
- On-Demand Webinar - Client Transition Overview
- On-Demand Webinar - Client Transition Onboarding

For Members:

- Member Transition Website - Key information and instructions for members
- Member Transition Checklist - Easy guide to help members stay on track
- Member Communications Library - Preview the upcoming communications
- Member Transition Guide - Comprehensive resource covering all transition details
- On-Demand Webinar - Member Transition Overview

FSA/HRA Transition Timeline

The following is the client transition timeline for your FSA/HRA benefits.

Date	Milestone
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 16, 2026	Plan design changes detailed in the CareFirst portal by further. This does not impact a client's ability to update member enrollments and contributions/deductions.
July 16, 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 CareFirst-branded debit card or to submit claims reimbursement requests.
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 complete. Clients and members are live on the HealthEquity portal. Member available information transition and members can begin using their funds. Members should submit prior plan year claims on the HealthEquity portal.

Claims Funding Process (Prefunding)

Clients must establish a new funding profile for FSA/HRA claims reimbursement by submitting the [Claims Funding Form](#).

- Due Date:** July 15, 2026
- Submit to:** transition@thehealthequity.com
- Prefunding Invoicing Begins:** Week of August 3, 2026
- Invoicing Payments:** For information on managing invoices, please view [this help article](#).
- 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 the current plan year and runout/prior plan years, if applicable.
- Video Series:** [Completing the Claims Funding Form](#)

Recommended: Please visit the [Client Transition Guide](#) for detailed information on how prefunding amounts are calculated based on your plan year renewal.

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.

For more information on the blackout period, please visit the [Client Transition Guide](#) linked below.

Transition Resources

- Client Transition Checklist
- Client Transition Website
- Member Transition Website
- Client Transition Guide
- Claims Funding Form
- On-demand Webinar: [Client Transition Overview](#)

Member Transition Notification

As a reminder, members are being notified of the transition: Week of June 1, 2026. Recommended: Preview the [Member Communications Library](#).

We're Here to Help

If you have questions, please reach out to [HealthEquity Client Services](#). We are available by phone at 866.711.4860, Mon-Fri, 9am-5pm CT.

Thank you for your partnership. By using these resources, you'll help ensure your organization and members are ready for a smooth transition to HealthEquity.

Sincerely,
The HealthEquity Client Services Team

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Questions?

866.711.4860
Mon-Fri, 9am-5pm CT



[Visit Us](#)

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T-4 Months, Week 4

Sent approximately 4 months prior
to the Transition Date.

Description:
Reminder: Members Being Notified
of Transition

Subject Line:
Your members are being notified of
their transition to HealthEquity

HealthEquity

Member Transition Notifications

Key dates, updates, and resources for your organization.



RE: Employer Name

Hello ContactFirst Name ,

During the week of June 1, 2026, HealthEquity will begin notifying your members of their upcoming transition to the HealthEquity portal. We want to ensure you have the latest updates, resources, and support to guide your organization and your employees through this process.

Recommended: Preview the [Member Communications Library](#)

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: Week of April 13, 2026

Transition Overview (FSA/HRA clients)

If you also offer an HSA, you should have received separate communication. Key expectations for FSA/HRA clients include:

- **Transition Date:** On September 1, 2026, accounts and available balances transition to HealthEquity.
- **Fees:** Administration fees remain unchanged (unless otherwise notified).
- **Claims Funding:** FSA/HRA Clients are required to pre-fund their account and submit the [Claims Funding Form](#).
- **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 My Account, members must complete the first-time login steps on the HealthEquity portal. Client SSO from the CareFirst portal will no longer be supported.
- **Debit Card:** Eligible FSA/HRA members will receive a new HealthEquity Visa® Card.
- **Broker of Record:** Brokers must [register for a HealthEquity Broker ID](#). Clients must grant their Broker of Record access to view their HealthEquity account.

Member Account Access

- HealthEquity begins mailing Welcome Letters the Week of August 10, 2026.
- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps, [linked here](#).
- Demo: [Member First-time login process](#).

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. For more information on the blackout period, please visit the Client Transition Guide linked below.

Claims Funding Process (Prefunding)

If you have not done so already, clients must establish a new funding profile for FSA/HRA claims reimbursement by submitting the [Claims Funding Form](#).

- **Due Date:** July 15, 2026
- **Submit to:** transitions@healthequity.com
- **Prefunding Invoicing Begins:** Week of August 3, 2026
- **Invoice Payments:** For information on managing invoices, please [view this help article](#).
- 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 the current plan year and runup/prior plan years, if applicable.
- **Video demo:** [Completing the Claims Funding Form](#)

Recommended:

Please visit the [Client Transition Guide](#) for detailed information on how prefunding amounts are calculated based on your plan year renewal.

Transition Resources

- [Client Transition Checklist](#)
- [Client Transition Website](#)
- [Client Transition Guide](#)
- [Member Transition Website](#)
- [Member Transition Checklist](#)
- [Member Communications Library](#)
- [On-demand Webinar: Client Transition Overview](#)

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

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Questions?

866.711.4860
Mon–Fri: 7am–7pm CT



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Description:
60-Day Reminder
(Non-IM Managed only)




This way to remarkable

Here's what you can expect in the coming weeks.

RE: Employer Name

Contact First Name,

It's official. We have two months out from finalizing your transition to the HealthEquity portal.

If you have not done so, please complete the following steps to ensure your transition is a smooth one.

- [Create the Claims Funding Form](#)
- [Complete your credentials on the HealthEquity portal](#)
- [Tour the HealthEquity client portal](#)
- [Manage admin users](#)
- [Add your Broker or Record](#)
- [Send Internal Member Notice](#)
- [On-Demand Webinar: Client Onboarding](#)
- [Inform your bank of HealthEquity's Originator ID: 152283196](#)

Please note: the following details are for your FSA/HRA/benefits.

New Enrollment and Ongoing Deduction Data

As of March 22, 2026, you will need to provide HealthEquity with your FSA/HRA member enrollment and deduction data.

- You must enter enrollment and deduction data online through the HealthEquity portal.
- **Enrollments video demo:** For guidance on entering your enrollments on the HealthEquity portal, please watch [this quick tutorial](#).
- **Deductions help article:** For guidance on entering your contribution data online, please visit [this Help Center article](#).
- **Please note:** CareFirst currently submits your HRA enrollments; this process will continue on HealthEquity.

Claims Funding Process (Prefunding)

If you have not done so already, clients must establish a new funding profile to pay FSA/HRA claims by submitting the [Claims Funding Form](#).

- **Due Date:** July 15, 2026
- **Submit to:** [HealthEquity@HealthEquity.com](#)
- **Prefunding Invoicing Begins:** Week of August 3, 2026
- **Invoice Payments:** For information on managing invoices, please view [this help article](#).
- 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 Funder.
- Clients will need to prefund for the current plan year and runout/plan year, if applicable.
- **Video demo:** [Completing the Claims Funding Form](#)

Recommended: Please visit the [Client Transition Guide](#) for detailed information on how prefunding amounts are calculated based on your plan year renewal.

Client FSA/HRA Timeline

Date	Milestone
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.
Week of 10, 2026	Plan design changes disabled in the CareFirst portal by Further. Last day for members to use CareFirst to upload member enrollments and contribution requests.
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 19, 2026	HealthEquity begins mailing Welcome Letters, which include first time login instruction to the HealthEquity portal. Dignile members will also receive a Card Package with your HealthEquity Visa® Card*
August 21, 2026	Last day to process enrollment & deduction files on CareFirst portal by Further. Last day for members to use CareFirst to transfer debit card or to submit claims reimbursement requests.
August 22, 2026	Blackout period starts on the CareFirst portal by Further.
August 26, 2026	Clients can begin submitting new enrollments on HealthEquity. Clients not apply CareFirst submit your HRA enrollments.
September 1, 2026	Transition complete. Clients and members are live on HealthEquity by Further. Member available balances transferred and members can begin using their funds. Members should submit prior plan year claims on the HealthEquity portal.

Member Account Access

- To enable Single Sign-On (SSO) from CareFirst, members must complete the first-time login steps. [linked here](#).
- **Demo:** [Member First-time login process](#)

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

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Questions?

866.711.6490
Mon-Fri, 7am-7pm CT




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15 Source: Product ID, 484,000, Product ID, 484000 US

T-1 Months, Week 1

Sent approximately 1 month prior
to the Transition Date.

Description:
30-Day Reminder
(Non-IM Managed only)

Subject Line:
Transition Update: 30-Day Notice

HealthEquity

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One month until your transition is complete.



RE: Employer Name

Contact First Name,

We're just one month away from finalizing your transition to the HealthEquity portal.

To ensure everything goes smoothly, please complete the following steps if you haven't already:

- Create your credentials on the HealthEquity portal
- Tour the HealthEquity client portal
- Manage admin users
- Add your Broker of Record
- Send Internal Member Notice
- On-Demand Webinar: Client Onboarding
- Inform your Bank of HealthEquity's Originator ID: 152283166

Please note: the following details are for your FSA/HRA benefits.

Claims Funding Process (Prefunding)

If you have not done so already, clients must establish a new funding profile for FSA/HRA claims reimbursement by submitting the [Claims Funding Form](#).

- Due Date:** July 15, 2026 (Past Due)
- Submit to:** transitions@healthequity.com
- Prefunding Invoicing Begins:** Week of August 3, 2026
- Invoice Payments:** For information on managing invoices, please view [this help article](#).
- 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.
- Video demo:** [Completing the Claims Funding Form](#)

Recommended: Please visit the [Client Transition Guide](#) for detailed information on how prefunding amounts are calculated based on your plan year renewal.

New Enrollment and Ongoing Deduction Data

As of August 29, 2026, you will need to provide HealthEquity with your FSA/HRA member enrollment and deduction data.

- You must enter enrollment and deduction data online through the HealthEquity portal.
- Enrollments video demo:** For guidance on enter enrollments on the HealthEquity portal, please watch [this quick tutorial](#).
- Deductions help article:** For guidance on entering your contribution data online, please visit [this Help Center article](#).
- Please note:** If CareFirst currently submits your HRA enrollments, this process will continue on HealthEquity.

Client FSA/HRA Timeline

Date	Milestone
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.
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August 29, 2026	Clients can begin submitting new enrollments on HealthEquity. Does not apply if CareFirst submits your HRA enrollments.
September 1, 2026	Transition complete. Clients and members are live on the HealthEquity portal. Member available balances transferred and members can begin using their funds. Members should submit prior plan year claims on the HealthEquity portal.

Member Account Access

- To enable Single Sign-On (SSO) from CareFirst My Account, members must complete the first-time login steps. [linked here](#).
- Demo:** [Member First-time login process](#)

We are here to support you and your members every step of the way. Please reach out with any questions as we move closer to the transition.

Sincerely,
The HealthEquity Client Services Team

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