



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

For illustration only. Please refer  
to your transition website for dates  
specific to your transition.

«First\_Name» «Last\_Name»

«Street1»

«Street2»

«City», «State» «Zip»

Month X, 2024

Dear [CLIENT NAME],

We are contacting you regarding an upcoming change in the administration of your **Health Savings Account (HSA)**. 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' HSA accounts are scheduled to be transitioned to the HealthEquity portal, with funds and investments<sup>1</sup> becoming available through the portal on the **[Transition Date]**. Leading up to that point, we will be communicating with both you and your members on what to expect.

We are excited to offer you new services and features to assist you with the administration of your members' accounts. Below is a timeline of important dates to keep in mind throughout the transition to HealthEquity:

#### HSA transition timeline

- **6 months before Transition Date:** Clients are notified of the transition.
- **4 months before Transition Date:** Changes and updates in the Further client portal disabled.
- **3.5 months before Transition Date:** Clients receive HealthEquity portal credentials.
- **3 months before Transition Date:** Members are notified of the transition.
- **1.5 months before Transition Date:** Final day for client to enroll members on the Further portal.
- **1 month before Transition Date:** HealthEquity begins mailing Card Packages. Packages include first time login instructions to the HealthEquity portal. For eligible members, packages also include a new HealthEquity Visa<sup>®</sup> Card<sup>2</sup> for the new plan year. Members can make post-tax contributions on the HealthEquity portal.
- **10 calendar days before Transition Date:** Final day Further portal actions:
  - Clients to process HSA contributions
  - Members to make investment changes<sup>1</sup>
  - Member to use their Further debit card or request distributions from HSAs

- **9 calendar days before Transition Date:** HSA member blackout period starts.
- **As of Transition Date:** Member account balances and investment holdings (if applicable) are transferred to the HealthEquity portal. Member HSA blackout period ends.
- **1 Week after Transition Date:** Member's transaction history loads in HealthEquity portal.

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

If your members have questions after they receive their Transition Notification Letter, 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

<sup>1</sup> 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.

<sup>2</sup> This 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.

HealthEquity does not provide legal, tax or financial advice.