

## **Updates on the April 1 Migration of the Blue Rewards Incentive Card and CDH Plan Administration to Further**

As announced in previous communications, CareFirst BlueCross BlueShield (CareFirst) will be partnering with Further<sup>SM</sup> (formerly SelectAccount<sup>®</sup>) to administer CareFirst Blue Rewards Visa<sup>®</sup> Incentive Cards and BlueFund consumer-directed health care (CDH) plans.

### **Effective April 1, 2018:**

- All CDH groups on Facets and all new business (including ASO and risk on NASCO) will transition to Further
- All members and groups with CareFirst Blue Rewards Visa<sup>®</sup> Incentive Cards will transfer to Further – regardless of segment, product, or system

Notifications about this migration are being sent as outlined below.

### **CDH Group Notifications**

To provide accounts with notice and information about the Further migration, CareFirst will be mailing one of the letters shown below (as applicable) to all Facets groups with CDH products this week:

- HSA employer letter for April migration to new CDH vendor (see large group letter on the employer portal)
- HRA employer letter for April migration to new CDH vendor (see large group letter on the employer portal)
- Combined HSA-HRA employer letter for April migration to new CDH vendor (see large group letter on the employer portal)

We anticipate sending member letters to those affected beginning the week of February 26.

### **Blue Rewards Notifications**

- In early March, members who have a current balance will receive a letter advising them of this change and that a new incentive card is being mailed to them.
- By mid/end of March, members will receive their new incentive card that they can use beginning April 1, 2018.
- Should you wish to notify your groups about the potential impact to their employees, attached is a Blue Rewards employer template letter you can send them.

### **Member impacts from the Blue Rewards transition**

- In March, members who have earned a Blue Rewards incentive card, and have a current balance, will receive a new CareFirst-branded incentive card. The new card can be clearly differentiated from their existing card, so employees will easily know which to use.
- Members should destroy any old incentive card(s) and begin using the new card on April 1, 2018.
- Members will not have access to their incentive card funds from March 22 to March 31 but can submit for reimbursement of eligible expenses incurred during this timeframe on or after April 1, 2018.

- To review details about their incentive card, including their card balance, members can log in to *My Account* at [www.carefirst.com/myaccount](http://www.carefirst.com/myaccount).
- If members didn't earn their incentive by February 28, they will not receive a new incentive card until they earn their Blue Rewards during their benefit period.

To provide you with additional information, we have prepared a Why Further Fact Sheet and Frequently Asked Questions. You can also visit <http://www.carefirst.com/bluefundbroker> for more information and resources. We will continue to send updates and additional communications as we inform all stakeholders.

Should you have any questions, please contact your broker sales representative.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian Pieninck". The signature is stylized with a large, sweeping flourish at the end.

Brian Pieninck  
Chief Operating Officer

February 23, 2018

Dear Human Resources Administrator,

Recently, CareFirst BlueCross BlueShield and CareFirst BlueChoice (CareFirst) announced its partnership with Further<sup>SM</sup> (formerly SelectAccount<sup>®</sup>) to provide BlueFund Consumer Directed Health Care (CDH) and Blue Rewards incentive card services to our groups and members. Our CDH plans are designed to help employers control costs while also giving their employees the opportunity to pay for qualified health expenses tax-free.

**As a reminder, your group is enrolled in a high deductible health plan with a BlueFund Health Savings Account (HSA), and is slated to migrate to Further on April 1, 2018.**

We want to ensure that you and your employees have the information needed for a successful transition to Further! To help prepare for the transition, we are providing you with early access to the Further employer portal. You will receive an email the week of March 5 with instructions on how to register for, and navigate, the Further employer portal, [www.carefirst.selectaccount.com/eclient](http://www.carefirst.selectaccount.com/eclient). If you do not receive this email by March 9, 2018, please contact the dedicated employer support line at 866-758-6119.

#### **Employer actions needed for the transition**

- If you or your employees contribute to their HSAs, you will need to update your banking information to allow any contributions to be made to Further rather than BenefitWallet. You will be able to update your banking information online or by mail.
  - **Online**  
You can easily update your banking information online, directly through the Further employer portal (listed above), starting **March 5**.
  - **Mail**  
Please complete and return the ACH Authorization form accompanying this letter.
- Through the Further portal, you will also be able to review your BlueFund information and validate your group is set up accurately.
- If you, or your employees, have never contributed to your employee's HSA with BenefitWallet and wish to do so with Further, you will be able to schedule contributions online at Further starting March 5 (see instructions above for portal access).

#### **What to expect during the transition to Further**

- A new dedicated employer support team will be available Monday through Friday from 9 a.m. until 6 p.m. EST at 866-758-6119 beginning March 5, 2018.
- New marketing materials will be available to help your employees become more engaged with their health care.
- Beginning April 1, 2018, there will be a single sign-on link that will take you directly from the CareFirst Employer Portal to the Further employer portal. There is no need to re-register.

#### **Employee actions needed for the transition**

- Employees who elect to transfer their HSA account from BenefitWallet to Further can choose one of two options to transfer their HSA accounts, and have funds available by April 10:
  - **Online**  
To transfer existing HSA accounts to Further, employees should visit <https://www.surveymonkey.com/r/carefirstHSAtransfer> by March 20, 2018 and complete the HSA transfer form electronically.

- **Mail**

To transfer existing HSA accounts to Further, employees should complete and mail the HSA transfer form, included in their mailed notification letters, by March 20, 2018. If you would like to access the form to print and distribute copies, please visit:

**[www.carefirst.com/bluefundemployer](http://www.carefirst.com/bluefundemployer).**

- Employees will not have access to their funds from **March 28 through April 9**.
- Employees should discard their BenefitWallet debit card after they confirm their funds have transferred.
- Beginning on April 10, employees will be able to process reimbursements for eligible expenses.
- Employees will receive a new CareFirst-branded debit card in March for use starting April 10.
  - Please note the card may not have any available funds if contributions have not yet been provided for the month, or until the HSA balance transfer is complete.
- Accounts that are not transferred by May 31, 2018 may incur a \$25 transfer fee.
- For employees who do not transfer their HSA from BenefitWallet to Further:
  - If employees do not complete the HSA transfer by April 16, their HSA will remain open at BenefitWallet and they will begin to be charged a monthly service fee by BenefitWallet.
  - Employees will receive a new debit card from BenefitWallet.

**What employees can expect during the transition to Further**

- Employees will receive a welcome kit containing details of their new BlueFund account at Further.
- If employees did not complete the setup of their HSA with BenefitWallet previously, Further will automatically open an account for them. The account will close after 90 days if no contributions have been applied to the account.
- Employees will continue to have access to their existing BenefitWallet accounts via *My Account* through March 31, 2018.
- Employees will have access to their new account at Further via *My Account* beginning on April 1, 2018.

**What does this mean for employees with CareFirst Blue Rewards Visa® incentive cards?**

- In March, employees who have earned a Blue Rewards incentive card and have a current balance will receive a new CareFirst-branded incentive card.
- These employees will not have access to their incentive card funds from **March 22nd to March 31st** but can submit claims for reimbursement of eligible expenses incurred during this timeframe on or after April 1, 2018.

CareFirst is committed to making a successful transition to Further for you and your employees. We are confident that this partnership with Further will enhance the value of our CDH plans and provide a higher level of service to our members. For more BlueFund information and resources, visit **[www.carefirst.com/bluefundemployer](http://www.carefirst.com/bluefundemployer)**. Should you have additional questions related to the transition to Further, please direct them to your broker.

Sincerely,



Rose Megian  
Executive Vice President  
Small Medium Group SBU

Enclosure

February 23, 2018

Dear Human Resources Administrator,

Recently, CareFirst BlueCross BlueShield and CareFirst BlueChoice (CareFirst) announced its partnership with Further<sup>SM</sup> (formerly SelectAccount<sup>®</sup>) to provide BlueFund Consumer Directed Health Care (CDH) and Blue Rewards incentive card services to our groups and members. A health reimbursement arrangement (HRA) is an employer-funded and sponsored account that allows employers to control costs while still giving employees freedom of choice in their health care planning.

**As a reminder, your group is enrolled in a BlueFund HRA plan, and is slated to migrate to Further on April 1, 2018.**

We want to ensure that you and your employees have the information needed for a successful transition to Further! To help prepare for the transition, we are providing you with early access to the Further employer portal. You will receive an email the week of March 5 with instructions on how to register for, and navigate, the Further employer portal, [www.carefirst.selectaccount.com/eclient](http://www.carefirst.selectaccount.com/eclient). If you do not receive this email by March 9, 2018, please contact the dedicated employer support line at 866-758-6119.

#### **Employer action needed for the transition**

- You will need to update your banking information to allow for HRA claim payments. Please note: you no longer need to have Required Minimum Funding (RMF). You will be able to update your banking information either online or by mail:
  - **Online**  
You can easily update your banking information online, directly through the employer portal (listed above), starting **March 5**.
  - **Mail**  
Please complete and return the ACH Authorization form accompanying this letter.
- Through the Further portal, you will also be able to review your BlueFund information and validate your group is set up accurately.

#### **What to expect during the transition to Further**

- If you never completed the HRA paperwork at BenefitWallet, you will be contacted by Further to open the HRA.
- A new dedicated employer support team will be available Monday through Friday from 9 a.m. until 6 p.m. EST at 866-758-6119 beginning March 5, 2018.
- New marketing materials will be available to help your employees become more engaged with their health care.
- Beginning April 1, 2018, there will be a single sign-on link that will take you directly from the CareFirst employer portal to the Further employer portal. There is no need to re-register.

## Employee impacts

- No actions are required on the part of employees related to the transition to Further.
- Employees will not have access to their funds from **March 22 to March 31** but can submit claims for reimbursement of eligible expenses incurred during this timeframe on or after April 1, 2018.
- Employees who currently have a debit card will receive a new CareFirst-branded debit card in March for use starting April 1, 2018. Employees should discard their old BenefitWallet debit card after March 22.

## What employees can expect during the transition to Further

- Employees will continue to have access to their existing BenefitWallet accounts via *My Account* through March 31, 2018.
- Employees will have access to their new account at Further via *My Account* beginning on April 1, 2018.

## What does this transition mean for employees with CareFirst Blue Rewards Visa® incentive cards?

- In March, employees who have earned a Blue Rewards incentive card, and have a current balance, will receive a new CareFirst-branded incentive card.
- These employees will not have access to their incentive card funds from March 22 to March 31 but can submit claims for reimbursement of eligible expenses incurred during this timeframe on or after April 1, 2018.

CareFirst is committed to making the transition to Further successful for you and your employees. We are confident this partnership with Further will enhance the value of our CDH plans, and provide a higher level of service to our members. For more BlueFund information and resources, please visit [www.carefirst.com/bluefundemployer](http://www.carefirst.com/bluefundemployer). Should you have additional questions related to the transition, please direct them to your broker.

Sincerely,



Rose Megian  
Executive Vice President  
Small Medium Group SBU

Enclosure

February 23, 2018

Dear Human Resources Administrator,

Recently, CareFirst BlueCross BlueShield and CareFirst BlueChoice (CareFirst) announced its partnership with Further<sup>SM</sup> (formerly SelectAccount<sup>®</sup>) to provide BlueFund Consumer Directed Health Care (CDH) and Blue Rewards incentive card services to our groups and members. Our CDH plans are designed to help employers control costs while also giving their employees more control over their health care spending or the opportunity to pay for qualified health expenses tax-free.

**As a reminder, your group is enrolled in a high deductible health plan with a BlueFund Health Savings Account (HSA) as well as a BlueFund Health Reimbursement Arrangement (HRA) plan, and is slated to migrate to Further on April 1, 2018.**

We want to ensure that you and your employees have the information needed for a successful transition to Further. To help prepare for the transition, we are providing you with early access to the Further employer portal. You will receive an email the week of March 5 with instructions on how to register for, and navigate, the Further employer portal, [www.carefirst.selectaccount.com/eclient](http://www.carefirst.selectaccount.com/eclient). If you do not receive this email by March 9, 2018, please contact the dedicated employer support line at 866-758-6119.

#### **Employer Actions Needed for the Transition**

- **BlueFund HSA:**
  - If you or your employees contribute to their HSAs, you will need to update your banking information to allow any contributions to be made to Further rather than BenefitWallet. You will be able to update your banking information online or by mail.
    - **Online**  
You can easily update your banking information online, directly through the Further employer portal (listed above), starting **March 5**.
    - **Mail**  
Please complete and return the ACH Authorization form accompanying this letter.
  - Through the Further portal, you will also be able to review your BlueFund information and validate your group is set up accurately.
  - If you, or your employees, have never contributed to your employee's HSA with BenefitWallet and wish to do so with Further, you will be able to schedule contributions online at Further starting March 5 (see instructions above for portal access).
- **BlueFund HRA:**
  - You will need to update your banking information to allow for HRA claim payments. Please note: you no longer need to have Required Minimum Funding (RMF). You will be able to update your banking information either online or by mail:
    - **Online**  
You can easily update your banking information online, directly through the Further employer portal (listed above), starting **March 5**.

### Mail

Please complete and return the ACH Authorization form accompanying this letter.

- Through the Further portal, you will also be able to review your BlueFund information and validate your group is set up accurately.

### What to expect during the transition to Further

- A new dedicated employer support team will be available Monday through Friday from 9 a.m. until 6 p.m. EST at 866-758-6119 beginning March 5, 2018.
- New marketing materials will be available to help your employees become more engaged with their health care
- Beginning April 1, 2018, there will be a single sign-on link that will take you directly from the CareFirst employer portal to the Further employer portal. There is no need to re-register.
- **HRA ONLY:** If you never completed the HRA paperwork at BenefitWallet, you will be contacted by Further to open the HRA.

### Employee actions needed for the transition

- **BlueFund HSA:**

- Employees who elect to transfer their HSA account from BenefitWallet to Further can choose one of two options to transfer their HSA accounts, and have funds available by April 10:
  - **Online**  
To transfer existing HSA accounts to Further, employees should visit <https://www.surveymonkey.com/r/carefirstHSAtransfer> by March 20, 2018 and complete the HSA transfer form electronically.
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  - Employees will receive a new debit card from BenefitWallet.

- **BlueFund HRA:**

- No actions are required on the part of employees related to the transition to Further.
- Employees will not have access to their funds from **March 22 to March 31** but can submit claims for reimbursement of eligible expenses incurred during this timeframe on or after April 1, 2018.
- Employees who currently have a debit card will receive a new CareFirst-branded debit card in March for use starting April 1, 2018. Employees should discard their old BenefitWallet debit card after March 22.



**What employees can expect during the transition to Further**

- Employees will continue to have access to their existing BenefitWallet accounts via *My Account* through March 31, 2018.
- Employees will have access to their new account at Further via *My Account* beginning on April 1, 2018.
- Employees will receive a welcome kit containing details of their new BlueFund account at Further.
- **HSA ONLY:**
  - If employees did not complete the setup of their HSA with BenefitWallet previously, Further will automatically open an account for them. The account will close after 90 days if no contributions have been applied to the account.

**What does this mean for employees with CareFirst Blue Rewards Visa® incentive cards?**

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CareFirst is committed to making a successful transition to Further for you and your employees. We are confident that this partnership will enhance the value of our CDH plans and provide a higher level of service to our members. For more BlueFund information and resources, visit [www.carefirst.com/bluefundemployer](http://www.carefirst.com/bluefundemployer). Should you have additional questions related to the transition to Further, please direct them to your broker.

Sincerely,



Rose Megian  
Executive Vice President  
Small Medium Group SBU

Enclosure

February 26, 2018

We are excited your employees have been taking advantage of Blue Rewards, the CareFirst BlueCross BlueShield (CareFirst) incentive program that rewards them for taking an active role in their health. As your employees complete the required steps, they earn the CareFirst Blue Rewards Visa<sup>®</sup> Incentive Card, which can be used to pay for health care expenses.

CareFirst is pleased to announce we have selected the company Further<sup>SM</sup> (formerly SelectAccount<sup>®</sup>) to provide administrative services for the Blue Rewards incentive card starting on April 1, 2018.

**Here's what you need to know:**

- In March, employees who have earned a Blue Rewards incentive card, and have a current balance, will receive a new CareFirst-branded incentive card. The new card can be clearly differentiated from their existing card, so employees will easily know which to use.
- Employees should destroy any old incentive card(s) and begin using the new card on April 1, 2018.
- Employees will not have access to their incentive card funds from March 22 to March 31 but can submit claims for reimbursement of eligible expenses incurred during this timeframe on or after April 1, 2018.
- To review details about their incentive card, including their account balance, employees can log in to *My Account* at [www.carefirst.com/myaccount](http://www.carefirst.com/myaccount).
- Employees can use the incentive card for covered health care expenses incurred before the end of their benefit period.
- If your employees didn't earn their incentive by February 28, they will not receive a new incentive card until they earn Blue Rewards during their benefit period.

**BlueFund Transition in July**

Further will also provide BlueFund Consumer Directed Healthcare (CDH) administration starting July 1, 2018. The decision to select a new partner was based, in part, on feedback we received from you and our members. Through this partnership, we will be able to provide a consistent, high-quality experience while enriching our CDH product offerings. We know an exciting change like this may raise questions, so we will be providing you and your employees detailed information in the coming weeks.

If you have any questions about this transition, please feel free to reach out to me.

Sincerely,

**Account Executive Name**

CareFirst BlueCross BlueShield  
10455 Mill Run Circle  
Owings Mills, MD 21117-5559  
[www.carefirst.com](http://www.carefirst.com)



February 26, 2018

Name

Address

City, State Zip

We are excited your employees have been taking advantage of Blue Rewards, the CareFirst BlueCross BlueShield (CareFirst) incentive program that rewards them for taking an active role in their health. As your employees complete the required steps, they earn the CareFirst Blue Rewards Visa<sup>®</sup> Incentive Card, which can be used to pay for health care expenses.

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- To review details about their incentive card, including their account balance, employees can log in to *My Account* at [www.carefirst.com/myaccount](http://www.carefirst.com/myaccount).
- Employees can use the incentive card for covered health care expenses incurred before the end of their benefit period.
- If your employees didn't earn their incentive by February 28, they will not receive a new incentive card until they earn Blue Rewards during their benefit period.

If you have any questions about this transition, please feel free to reach out to me.

Sincerely,

Account Executive Name

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. which are independent licensees of the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield Names and Symbols are registered trademarks of the Blue Cross and Blue Shield Association.  
® Registered trademark of CareFirst of Maryland, Inc.

Further is an independent company that provides administrative services for CareFirst BlueCross BlueShield consumer directed health care plans and incentive cards. Further does not sell BlueCross or BlueShield products.

The CareFirst Blue Rewards Visa Incentive Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Cards may be used only at merchants in the U.S. and District of Columbia wherever Visa debit cards are accepted for eligible expenses. See Cardholder Agreement for details.

## Consumer Directed Health Plan (CDH) Fact Sheet

### CareFirst Enhances BlueFund CDH Administration with Further\*<sup>SM</sup>

CareFirst BlueCross BlueShield (CareFirst) offers a comprehensive suite of BlueFund CDH products. In order to provide a single consistent and high-quality experience for all our accounts and members, we took a critical look at CDH administration vendors in the market to understand which would be the best partner to deliver the CareFirst solution:

- Offer leading technology for the growing number of consumers choosing CDH products
- Enhance CDH customer service both online and by phone
- Deliver a single consistent account and member experience to our customers
- Develop future innovations for CDH plans, technology and member experience

CareFirst selected Further<sup>SM</sup> (formerly SelectAccount<sup>®</sup>) to administer BlueFund CDH products and Blue Rewards incentive cards because they met many of the attributes we were seeking in a new partner.

#### Experience

- 29 years of proven CDH expertise
- Support more than 8,500 employers around the country
- 96% satisfaction rate from their current CDH members
- Auto substantiation rate up to 98%
- One of the top 10 largest HSA administrators in the country
- Proven best practices to increase HSA adoption
- First spending-account administrator chosen by the BlueCross BlueShield Association\*\* as a preferred, strategic partner.
- Administrator for several Blues plans and many large national employers

#### Core Values

- Strategic alignment with CareFirst's vision to make healthcare more affordable and improve customer experience and satisfaction
- Their philosophy and administration are built on health care, not banking
- Knowledge that health and finances are connected, and a banking institution does not understand the member's unique health care needs
- Focus on identifying opportunities to enhance awareness of and engagement in CDH products

#### Technology and Service

Together, CareFirst and Further will provide:

- Integrated technology supports a seamless user experience
- Disciplined dedication to constant and continuous innovation
- Flexibility for accounts and personalization for members
- Dedicated customer service representatives specifically trained on CareFirst products so they offer personalized assistance
- On-site Further support staff located at CareFirst offices in Owings Mills to support our sales team and our accounts and brokers

Learn more at [www.hellofurther.com](http://www.hellofurther.com).

*\* Further is an independent company that provides administrative services for CareFirst BlueCross BlueShield consumer directed health care plans and incentive cards. Further does not sell BlueCross or BlueShield products.*

*\*\* An Association of independent Blue Cross and Blue Shield Plans.*

## **2018 CareFirst BlueCross BlueShield and Further<sup>SM</sup> Partnership FAQs** **Account Implementation, Transition & Impacts for Brokers**

### **General**

#### **1. Why is CareFirst transitioning to a new CDH vendor?**

We want to offer a comprehensive suite of BlueFund CDH products. To achieve this, we determined we needed a single consistent and high-quality experience for all our accounts and members, so we took a critical look at CDH administration vendors in the market to understand which would be the best partner to deliver the CareFirst solution.

After thorough review and deliberation, CareFirst selected Further<sup>SM</sup> (formerly SelectAccount<sup>®</sup>) as the vendor to administer BlueFund CDH products and Blue Rewards incentive cards for several reasons. They will help us:

- Offer leading technology for the growing number of consumers choosing CDH products
- Enhance CDH customer service both online and by phone
- Deliver a single consistent account and member experience to our customers
- Develop future innovations for CDH plans, technology and member experience

#### **2. What if a group decides to stay with BenefitWallet?**

- Groups will have to terminate their existing CareFirst BlueFund plan and select a compatible plan.
  - 2-50 groups will be requoted and will need to sign a new rate sheet which could impact rates.
  - Their renewal date will change, potentially causing a disruption because their deductibles and out-of-pocket maximum accumulator will reset.
  - 51+ groups will be requoted; however, they will receive a new or revised benefit contract.
- Groups will be responsible for the following:
  - All administration fees
  - Providing BenefitWallet with enrollment files
  - CareFirst will no longer act as an advocate to help resolve issues
- Members will:
  - No longer have access via the CareFirst *My Account* portal to the BenefitWallet member portal
  - Receive a new CDH debit card (if they previously had one)
  - Receive new BenefitWallet contact information
  - Need to reset their direct deposit information, any recurring payments, reimbursements, and payees
  - Need to download the new claim form
  - Need to manually submit HRA claims directly to BenefitWallet, potentially making the substantiation process more complex

**3. What if a group has a BlueFund plan, but never set up either an HSA or HRA and they do not want to set up these accounts with Further, what should they do?**

When contacted by Further to complete a plan design guide to setup the HSA or HRA, the group should advise the Further representative that they are not interested in setting up an account. The group should change to a compatible plan and until they do so, group data will be provided to Further. For member's HSA accounts, if the account is not funded within 90 days, it will be automatically closed.

**4. How long is our contract with Further?**

We have signed a three-year contract that automatically renews for two successive one-year terms.

**5. What are the key differences between BenefitWallet's HRAs and Further's HRAs?**

Groups will no longer need a Required Minimum Funding.

**6. What are the key differences between BenefitWallet's HSAs and Further's HSAs?**

We only had one type of HSA with BenefitWallet, but we will offer two types of HSAs – the SelectSaver (FDIC) and ThriftSaver (non-FDIC) with Further.

	ThriftSaver (Non-FDIC)	SelectSaver (FDIC)
Interest Rates	Higher rates	Lower rates
Investment Options	Available	Available
FDIC Insured	No, but Further is certified as a Non-Bank Trustee by the IRS, which is similar to 401k and IRA administrators whose funds are not usually FDIC insured.	Yes
Deposit Insured		Deposit insured up to \$250,000

Both have investment options, but only SelectSaver is FDIC insured. However, Further is certified as a Non-Bank Trustee by the IRS, which is similar to 401k and IRA administrators whose funds are not usually FDIC insured.

**7. What bank does Further use?**

As a non-bank HSA trustee, Further has received special approval from the Internal Revenue Service (IRS) to act as an HSA custodian. Under this structure, Further is able to offer a variety of products to meet the needs of our account holders, including a comparable FDIC-insured HSA.

Traditional banks offer many products and services (loans, checking accounts, etc.), and health spending and savings accounts may only be a small part of their portfolio. As an IRS-approved non-bank trustee, Further is focused solely on health spending and saving accounts, and can provide industry leading service and expertise to meet the unique needs of consumers and employers who use these accounts. When an account holder contacts their non-bank trustee HSA administrator with questions, they are more likely to speak with a service representative who has deep knowledge about health savings and spending accounts. At Further, our customer service representatives go beyond the initial question and help educate members on how to spend and save wisely. At Further, we understand health and finance.

## Transition

### 1. When will the implementation take place?

This is a turnkey migration that starts on April 1, 2018.

- **April 1, 2018 (all Facets and Blue Rewards incentive card administration)**
  - All BlueFund CDH (HRA/HSA) on Facets (Consumer Direct members, Small and Mid-groups and some Large Groups) will transition from BenefitWallet<sup>1</sup> to Further.
  - Blue Rewards incentive card administration for all segments will transition from BenefitWallet.
  - Any new Facets or NASCO business will be administered by Further effective April 1.
- **July 1, 2018 (NASCO)**
  - All NASCO large group business will transition from ConnectYourCare<sup>2</sup> to Further.

### 2. How does the migration work?

Existing account and member data will be transmitted to Further from the current vendor. CareFirst will begin sending a daily file feed March 22, 2018. Groups will need to update their banking information to allow for HRA claim payments. Groups that have an HSA and currently push their funds, would also need to update their banking information.

Groups will also need to update their banking information online or by paper.

- **Online:**
  - To update your banking information online, you can update directly at Further (formerly SelectAccount<sup>®</sup>) starting **March 5<sup>th</sup>**.
  - You will receive an email beginning March 5<sup>th</sup> with instructions on how to register directly on the interim employer portal, [www.carefirst.selectaccount.com/eClient](http://www.carefirst.selectaccount.com/eClient). The email will also include instructions on how to navigate the portal.
    - If you do not receive this email by March 9, 2018, please contact the dedicated employer support line at 866-758-6119.
- **Mail:**
  - Simply complete the ACH Authorization form and return it using the instructions on the form.

Through the portal you will also be able to review your BlueFund information, validate that your group is set up accurately and schedule future contributions.

### 3. When is the blackout period for members and accounts for members who move to Further?

- **HSA** – March 28, 2018 through April 9, 2018.
- **HRA and Blue Rewards Incentive Cards**– March 22, 2018 through March 31, 2018

Claims will not process once the blackout period has begun. Save receipts for services received during the blackout can either be reimbursed at a later date.

### 4. When will CareFirst start sending file feeds to Further?

A daily file feed will begin March 22, 2018.

**5. When will BenefitWallet debit cards be deactivated?**

- **HSA** - If the member completes the HSA transfer form by March 20, 2018, the BenefitWallet debit card will be deactivated on March 28, 2018. Funds will be available on their new Blue-branded debit card on April 10, 2018.
- **HSA** - If a member does not complete their transfer by the March 20, 2018 deadline, but completes the transfer by April 16, 2018, their BenefitWallet debit card will be deactivated on April 26, 2018. Funds will be available on their new Blue-branded debit card on May 9, 2018.
- If a member misses the April 16, 2018 date, their funds will be transferred within two to three weeks of the request, and they will still experience a blackout period.
- The account closure fee will be waived if the member completes the transfer by May 31, 2018. If the member completes the transfer after May 31, 2018, they will be charged a \$25.00 transfer fee.
- **HRA** – The debit card will be deactivated on March 22, 2018. Members will be able to access their HRA funds at Further on April 1, 2018.

**6. How long will it take to set-up a new group (from enrollment to setting up a bank account to members having access to their funds)?**

For new groups, the entire set-up process can take as little as seven to ten business days. Members typically receive debit cards within 10-14 days of their mail date, based on US Postal Service delivery. CareFirst recommends receiving enrollment 30 days in advance of the client's effective date. The client must be set-up to process enrollment.

**7. Can employers single-sign-on from the CareFirst employer portal to the Further portal?**

Yes.

Employers can single sign on (SSO) from the CareFirst employer portal. After logging in to the CareFirst site:

- select *Finance*
- *BlueFund*
- Click on the button that says Visit BlueFund Website and you will SSO over to the Further employer site

Once you are on the Further employer site:

- select *Sign In/Register* at the top of the screen
- *Employers*
- *Register* near the bottom of the page
- Follow on-screen prompts

**8. Where do employers send completed Further forms?**

All forms should include and can be sent via email, fax or U.S. Mail:

- Emails go to: [carefirst@helloofurther.com](mailto:carefirst@helloofurther.com)
- Faxes go to: 866-231-0214
- Mail goes to: Further, c/o CareFirst P.O. Box 64193, St. Paul, MN 55164



## Employer Impact

**Employers are encouraged to verify the accuracy of their data before April 1, 2018.**

### **1. How will employers be impacted by the migration? Employers will:**

- Beginning April 1, 2018, there will be a single sign-on link that will take you directly from the CareFirst Employer Portal to your BlueFund portal. (see login instructions above in Q1).
- Need to update banking information and contribution information, if applicable.
- Have access to a new dedicated employer support team Monday through Friday from 9 a.m. until 6 p.m. EST at 866-758-6119 beginning March 5, 2018.
- New marketing materials will be available to help your employees become more engaged with their health care

### **2. Will employers automatically receive login instructions for their administrative site?**

Yes, beginning March 5, 2018 the group will receive an email with instructions on how to register directly on the interim employer portal, <https://www.carefirst.selectaccount.com/eclient>. The email will also include instructions on how to navigate the portal.

If you do not receive this email by March 6, 2018, please contact the dedicated employer support line at 866-758-6119.

Prior to April 1, 2018 go to <https://www.carefirst.selectaccount.com/eclient> and follow these instructions:

- select *Sign In* at the top of the screen
- *Employers*
- *Register* near the bottom of the page
- Follow on-screen prompts

After April 1, 2018 you can follow the instructions below.

Employers can single sign on (SSO) from the CareFirst employer portal. After logging in to the CareFirst site:

- select *Finance*
- *BlueFund*
- Click on the button that says Visit BlueFund Website and you will SSO over to the Further employer site

Once you are on the Further employer site:

- select *Sign In* at the top of the screen
- *Employers*
- *Register* near the bottom of the page
- Follow on-screen prompts

### **3. When can employers begin funding employees' accounts?**

As soon as the employee accounts are set-up, employers can send their contributions prior to the effective date. However, funds will only be accessible to their employees after their effective date.

**4. When will employer contributions and banking information updates need to be made?**

To ensure contributions to accounts are available on April 1, 2018, updates must be made by March 26, 2018.

You will receive an email beginning March 5<sup>th</sup> with instructions on how to register directly on the interim employer portal, <https://www.carefirst.selectaccount.com/eclient>. The email will also include instructions on how to navigate the portal.

If you do not receive this email by March 9, 2018, please contact the dedicated employer support line at 866-758-6119.

**Member Impact**

**1. How will members be impacted by the migration?**

- Members who had a debit or Blue Rewards incentive cards (must have a balance on their Blue Rewards incentive card) with BenefitWallet will receive a new card, or two if they have both CDH and Blue Rewards. Members will receive the card in the mail in an unmarked envelope and will have to activate it.
- For HRA and Blue Rewards incentive card balances, Further and CareFirst will work with the previous vendor to get funds transferred. Starting April 1, 2018, members will be able to access their account by logging into *My Account* and single signing on to the CareFirst-branded Further site.
  - During this transition, members with an HRA or a Blue Rewards incentive card will not be able to access their funds from March 22 - March 31, 2018, but they can submit for reimbursement of eligible expenses starting April 1, 2018.
  - If the member has an HSA card, there will be a blackout period from March 28, 2018 through April 9, 2018 members cannot access their account. On April 10, 2018 the funds will be available at Further. If the member has an HSA card and transfers their existing account to Further, their funds will not be available from March 28, 2018 through April 9, 2018. If the group has made a contribution before the fund transfer is complete, the member would have funds available in their account; otherwise, the debit card will have no funds until the transfer is complete.
  - Members will still have access via My Account, but will see a new site that is Blue-branded.

**2. How does a member transfer their HSA account from BenefitWallet to Further?**

Members who elect to transfer their HSA account from BenefitWallet to Further can choose one of two options to transfer their HSA accounts, and have funds available by April 10:

- **Online**
  - To transfer existing HSA accounts to Further, employees should visit <https://www.surveymonkey.com/r/carefirstHSAtransfer> by March 20, 2018 and complete the HSA transfer form electronically.
- **Mail**
  - To transfer existing HSA accounts to Further, employees should complete and mail the enclosed HSA transfer form by March 20, 2018. See the enclosed form for additional instructions on completing and mailing.
- Members will not have access to their funds from **March 28 through April 9**.
- Members should discard their BenefitWallet debit card after they confirm their funds have transferred.
- Beginning on April 10, employees will be able to process reimbursements for eligible expenses.
- Members will receive a new CareFirst-branded debit card in March for use starting April 10.
  - Please note the card may not have any available funds if contributions have not yet been provided for the month, or until the HSA balance transfer is complete.
- Accounts that are not transferred by May 31, 2018 may incur a \$25 transfer fee.

**3. What is the member experience for accounts who renew a month after the transition date?**

This is a turnkey migration, so all groups with BenefitWallet will migrate to Further on April 1, 2018. (see Q1)

**4. For members who transition to Further, is it optional or mandatory for them to sign into the Further portal via *My Account*?**

This is optional, but by doing so the member will have access to their account information and will be able to:

- View their account balance and transactions
- Submit claims online – no paperwork
- Make withdraws from their HSA account- there are no claim forms or paperwork
- Make contributions to their HSA account
- Create and view a customized online statement
- Enroll in direct deposit
- Order additional HSA or HRA debit cards

**5. Are there HRA fees?**

The BlueFund fee structure will not change for accounts administered by Further.

**6. Are there HSA fees for transferring balances?**

Members will not be charged a transfer fee if they transfer if May 31, 2018. After May 31, 2018 they will be charged \$25.00 by BenefitWallet.

**7. How will investments be handled?**

If members choose to move their HSA funds to Further, their investments will automatically be liquidated upon completion of the HSA Transfer Request. It is up to the member to determine if they wish to transfer.

If members choose to keep their investments with BenefitWallet, they will be responsible for all the administrative fees.

If members choose to keep their investments with ConnectYourCare, they will be responsible for all the administrative fees.

**8. What company does Further partner with for investments?**

Further partners with Devenir LLC, a registered investment advisor, to identify several mutual funds for our account holders who want to invest their health savings account (HSA). When HSA base balances reaches \$1,000, members are eligible to open a self-directed Investment Account which gives them access to a variety of mutual funds from Schwab's Mutual Fund OneSource Service. All funds are still part of the HSA; members can view the total balance including monies in their Schwab account at any time by logging on to *My Account*. There is an additional annual fee for an investment account.

When HSA balances exceed \$10,000, you can activate a self-directed Brokerage Investment Account with Charles Schwab. This account, also a part of the HSA, gives members access to more than 2,500 mutual funds from a variety of fund families, as well as stocks, bonds and other investments. A self-directed Brokerage Account may be a good fit for HSA account holders who may be seeking a wider range of investment options and have the experience and time dedicated to managing their own investments. Schwab trading fees will vary depending on the investments selected.

**9. Will there be a dedicated customer service line?**

Yes, a customer service line will open on March 5, 2018 at 866-758-6119. Note that the customer service representatives will not have the full member and account information until April 1, 2018, possibly later depending upon when members transferred their HSAs, when the transition for existing Facets and new business is official. Some data may not be available Prior to April 1, 2018 members should continue to work with BenefitWallet for specific account questions.

**Hours of operation:**

Monday-Friday 8:00 AM-9:00 PM EST

Saturday-Sunday 9:00 AM-6:00 PM EST

**Customer Service:**

Further c/o CareFirst

PO Box 64193

St. Paul, MN 55164

866-758-6119

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