



# ThrivePass Platform Enhancements

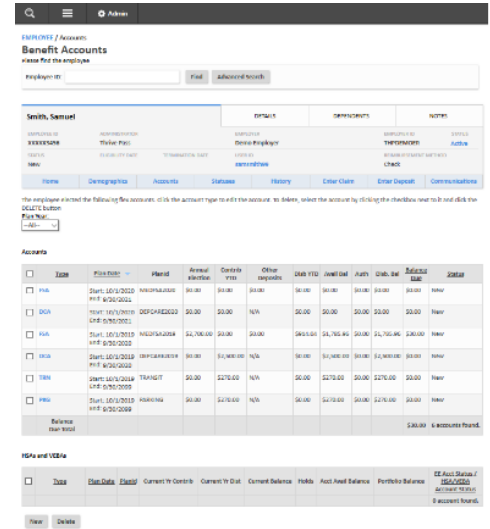
## Effective December 15, 2020

Dear Valued Partner,

As we communicated to you on earlier this month, we are in the process of upgrading and enhancing our technology platform for FSA, HRA, HSA and Commuter products. As a follow up, we wanted to give you a bit more detail on some of the enhancements.

### New Employer Experience:

Our updated Employer Portal will give your staff secure access to everything they need from reporting to uploading eligibility files to accessing participant data. Different access can be assigned per user, allowing you to limit access by division or business function. Each of your staff members will have specific user-defined access to reports and notifications as well as participant-specific data. The Employer Portal also offers a variety of self-service capabilities.



1. Participant Management – online lookup helps employers respond to participants’ questions and issues.
2. Enrollment and Eligibility Management – enroll, update enrollment and change participants’ employment status via the portal. Use the import capabilities to integrate with our platform for uploading eligibility files.
3. Robust, Flexible Reporting – access scheduled reporting and on-demand reports at your fingertips, available in PDF, Excel or data file formats, with various report parameter options.

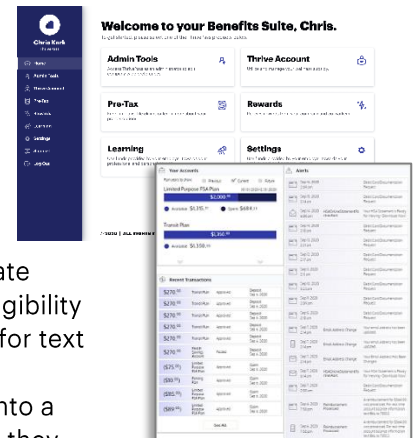
### New Account Funding and Contribution Management:

Multiple options are available for funding accounts, including scheduled contributions, file-based contribution submission and recurring contribution processing. New options are also available for funding debit card transactions, including one without the need for any prefund!

### New Participant Experience:

With our refreshed Member Portal, participants have 24x7 access to their account information, and a wide variety of self-service functionality. Participants are able to:

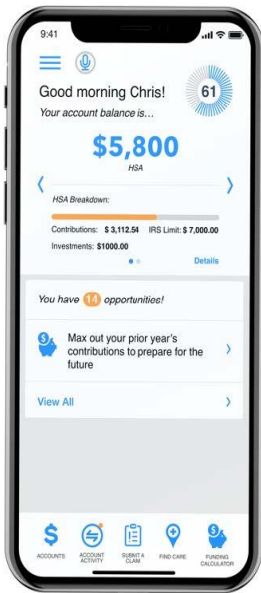
1. View summary or detailed information for each account, check status of historical and pending activity, review recent debit card transactions.
2. Complete online transactions such as claim reimbursements and HSA distributions.
3. Manage personal information and communication options: View and update personal data (can be suppressed if client is utilizing providing ongoing eligibility files), sign up for and manage direct deposit, monitor card status, sign up for text and e-mail communications.
4. View consolidated information about all of their out-of-pocket expenses onto a single “dashboard” to show claims that have been reimbursed, claims that they have chosen to delay submitting for reimbursement, debit card transactions, etc.





### New ThrivePass Mobile App:

Our new ThrivePass mobile app helps ensure that participants get the most value for every healthcare dollar they spend or save, delivering:



- A modern, easy-to-use mobile experience with powerful self-service capabilities, including a personalized experience that helps participants navigate their unique healthcare journey
  - Data-driven tools, including a personalized Smart Score, that guide participants to make informed decisions about where to best spend and save their healthcare dollars
  - Cost and quality insights that allow participants to better search for procedures and providers
  - A virtual medicine cabinet that participants can use to manage their monthly drug costs
  - Long-term savings recommendations based on known chronic conditions
  - Personalized recommendations to help participants maximize account value
- PIN, fingerprint or facial recognition technology to access account(s)
- Access to real-time information so participants always have up-to-the-minute data and insights about their HSA, FSA, and Commuter accounts available at their fingertips

### New ThrivePass Benefits Card:

As part of our enhanced solution, we'll also be issuing new debit cards to participants who are currently enrolled in one or more carded plans. The new cards will be valid and active for five years. Participants will receive one debit card in their name and if a spouse or other adult dependent is listed under their plan, the spouse and each dependent will receive a separate debit card issued in his or her name. If participants do not currently have dependents listed, they may easily add the dependents by logging into the member portal and requesting that a spouse or adult dependent card be issued.



In compliance with IRS regulations, our new debit card offers the maximum electronic auto-substantiation functionality, thus reducing the frequency at which ThrivePass requests additional documentation. The new card has IAS capability, and we will explore with each client the additional auto-substantiation methods that are available within the approved plan design.

### Important Dates to Remember:

- 12-1-2020 – New debit cards issued to participants
- 12-3-2020 – Last day to enter manual claims on the current member portal prior to go-live
- 12-7-2020 – At 12:00 pm CST, existing debit cards are disabled
- 12-8-2020 – Black out period begins
- 12-15-2020 – Go-live date on upgraded ThrivePass Platform and from this point forward employers and participants will use the new upgraded portals.

You should already have received a separate communication about new banking arrangements, and next we will be sending out additional communications to provide further details about what this enhancement means for your participants and provide communications that you can share with them. Please contact your Relationship Manager if you have questions or need anything in the meantime.