



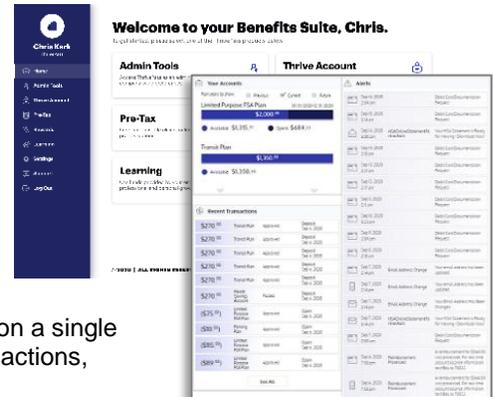
Attention FSA / HRA / HSA / Commuter Participants

On December 15, 2020, ThrivePass will be rolling out some exciting enhancements for its pre-tax products.

New Participant Experience:

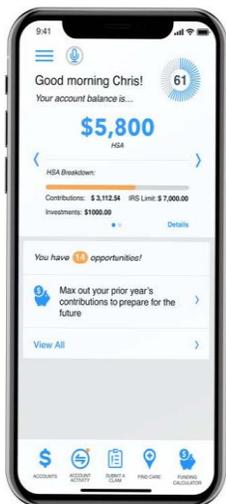
With the enhanced Member Portal, you'll still have 24x7 access to your account information and a wide variety of self-service functionality, all with a fresh new look and feel.

- ✎ View summary or detailed information for each account
- ✎ Submit claims for reimbursement and request HSA distributions
- ✎ View and update personal data
- ✎ Sign up for Direct Deposit and manage your banking information
- ✎ Sign up for text and e-mail notifications
- ✎ Submit debit card documentation and monitor card status
- ✎ View consolidated information about all of your out-of-pocket expenses on a single "dashboard" to show claims that have been reimbursed, debit card transactions, claims that you have chosen to delay submitting for reimbursement, etc.



New ThrivePass Mobile App:

Again, with an updated look and feel, the new mobile app helps ensure that you get the most value for every healthcare dollar you spend or save. On December 15, 2020, search GooglePlay and Apple stores for "ThrivePass." The new app features:



- 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
- PIN, fingerprint or facial recognition technology
- Powerful self-service capabilities, *with a personalized experience that helps you navigate your 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 you to search for procedures and providers
 - A virtual medicine cabinet that you can use to manage your monthly drug costs
 - Long-term savings recommendations based on known chronic conditions
 - Personalized recommendations to help you maximize account value

New ThrivePass Benefits Card:

Separate cards for you and your spouse and adult dependents - you asked for it, and ThrivePass made it happen! If you are currently enrolled in a ThrivePass plan that has a debit card, you'll automatically receive the new card. You can request separate cards for your spouse and adult dependents at no additional cost. The new cards will be valid and active for five years.



Stay tuned for more information as we close in on the 12/15 launch date!