



Attention FSA / HRA / HSA / Participants

Detailed Information on the Upcoming Platform Enhancements

Earlier, ThrivePass announced some exciting new enhancements to our online portal, mobile app, and debit card. As promised in the prior communication, we are maintaining our commitment to keep you updated on the important dates you'll need to know and to provide answers to some of the questions that you may have.

1. **Q:** What is the overall time-line for the transition to the enhanced platform?

A: The general timeline is shown below.

12/1: New debit cards mailed to members for Employers with carded benefit plans

12/1: Last day to submit HSA Transfer Form to ThrivePass to opt out of the automatic transfer and have your funds transferred to a bank of your choosing

12/3: Last day to submit claims through the member portal or mobile (keep in mind that claims may still be submitted through mail, fax or email)

12/7: Last day to use your current debit card – existing cards will be turned off at 12:00 midnight Central time.

12/8: Blackout Period begins 12:00 am on December 8th

12/11: Emailed Activation Letters go out to provide instructions for logging in (*if we do not have an email address on file, the activation letters will be sent via USPS on December 4th*)

12/15: GO LIVE!

- Blackout Period ends
- Enhanced portals and mobile app are available
- Updated balances are reflected in participant accounts
- New debit cards are activated

12/18: First regular weekly claims processing

12/22: HSA members can expect to see the transferred funds in their account

2. **Q:** What is a blackout period?

A: The blackout period is a week when claims processing will cease, including card transactions and manual claims, to allow for implementation of the system enhancements.

3. **Q:** What happens if I send in a manual claim to ThrivePass during the blackout period?

A: Your claim will be held during the blackout period, but it will automatically be processed once we resume claims processing on December 15th.

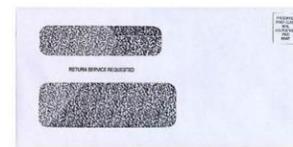
Debit Cards

1. **Q:** If my plan has a debit card today, will I receive a new debit card?

A: Yes. You will receive one card in your name, and if you already have a spouse enrolled in a plan for which your employer offers a card, your spouse will automatically be issued a separate card in his or her name. You may also log onto the member portal to request additional cards for adult dependents (e.g. children in college).



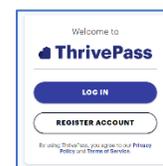
2. **Q:** When will I receive my new Debit Card?
A: The new debit cards will be mailed on December 1st and members can expect to receive them within 7-10 business days. **The cards will come in a plain white letter envelope, so please watch your mail closely.**



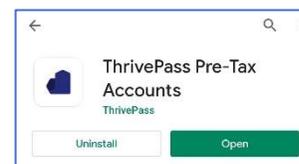
3. **Q:** If I have multiple plans for which I use my card today, will I receive multiple cards?
A: No. You will receive one card with multiple “purses” – one for each account that currently has an associated card. Your 2020 balance(s) will be loaded onto the card.
4. **Q:** What is first date I will be able to use my new debit card?
A: The new cards will be activated on December 15th, 2020 and should be available for use on that day. **If you try to use this before December 15th, the transaction will decline.**
5. **Q:** Do I need to do anything to activate my card?
A: If you had to call to activate the card you have today, you will also call to activate the new card. If you were not required to call to activate the card you have today, then the new card will activate upon first use and no additional action is necessary on your part.

Member Portal and Mobile App

1. **Q:** Will I have to re-register for the member portal on December 15th?
A: Yes. You will receive a letter either through email (if you had previously provided us with an email address) or via US mail, which will explain the new app.thrivepass.com log-in procedures. If you already go to app.thrivepass.com today to log-in, nothing will change.



2. **Q:** What is the name of the new mobile app, and must I download the new app to access my account through my phone?
A: The new app is called “*ThrivePass Pre-Tax Accounts*” and can be downloaded from Google PlayStore or App Store for iPhones. Note that the app is already “live,” but you will not be able to sign in or access your account information until December 15th when the system enhancements have been fully implemented.



3. **Q:** When will I be able to submit claims through the member portal or mobile app?
A: You may resume submitting claims through the new enhanced member portal and mobile app on December 15th.

Health Savings Accounts (HSA)

1. **Q:** If I currently have an HSA, what happens to this account?
A: You should have received a letter in the mail explaining the automatic transfer process, the associated transfer timeline, and instructions of opting out of the automatic transfer if you would rather have your account balance transferred to a different bank.
2. **Q:** If I do not want to participant in the automatic transfer process, how do I opt out?
A: You can opt out of the automatic transfer by returning the completed transfer form to ThrivePass by December 1st, and the funds will be transferred to a bank of your choosing.
3. **Q:** Does the Blackout Period also start on December 8th for the HSA?
A: Yes, the blackout period applies to all plan types.

4. **Q:** When can I expect to see the transferred funds in my new HSA?
A: Funds should be fully posted to your account and accessible on December 22nd
5. **Q:** Will I need re-invest any funds that were invested previously?
A: Yes, you will need to re-invest funds once they have posted to your new account – the process is *not* automatic. First, you will need to apply for an investment account, which takes around two business days to set up. Then you can invest any funds over the \$1,000 minimum cash balance required for investing.