



WealthCare
PO Box 162177
Altamonte Springs, FL 32716

<<date>>

«first_name» «last_name»
«addr_1»
«addr_2»
«city», «state» «zip»

Dear <<firstname>>,

One of the most important aspects of a Health Savings Account (HSA) is that your account remains your own, even if you change employers or no longer maintain a high deductible health plan (HDHP). Due to your recent change in employment status or health plan coverage, your HSA administrator is changing to WealthCare.


WealthCare will charge you a monthly account fee and an investment fee, should you choose to invest your funds.

Review HSA Terms & Conditions: Please read the HSA Terms and Conditions governing your account, including your fee schedule, at www.wealthcaresaver.com/disclosures/wealthcare.

Your online registration, establishment of your username and password, and ongoing use of this account will constitute your receipt of and agreement to these Terms and Conditions.

UPCOMING CHANGES TO YOUR HSA:


	Access to Concierge Service: WealthCare, your new administrator, will address your account needs using best-in-class concierge service and industry leading technology.
	New Debit Card: We are mailing you a new WealthCare debit card to pay for qualified medical expenses. Use this card to pay for qualified services, prescriptions, or even over-the-counter medicines. No activation required! Your existing card will work until your new card arrives.
	New Deposit Account Option: To help you get the most value from your account, your HSA cash balance will be moved into a WealthCare High-Yield HSA account on June 1, 2022 . The WealthCare High-Yield HSA is a non-FDIC deposit account that allows you to earn up to 10x higher interest on your HSA cash balance. If you do not wish to have your HSA funds moved into the high-yield option and prefer to keep your funds in the standard FDIC-insured account, you can opt out by calling your WealthCare Concierge Team. If you do not opt out, the cash balance in your HSA deposit account will be

	<p>transitioned to a WealthCare High-Yield HSA account automatically on June 1. There will be no impact to your account experience.</p>
	<p>Online Account Access: Easily access and manage your account online by:</p> <ul style="list-style-type: none"> • Re-registering for the portal. Go to www.wealthcare.com and click the “Login” button on the upper right-hand side. • Select Register and follow the prompts to create a username and password. • When prompted, enter: <ul style="list-style-type: none"> ○ Employer ID: WINHSA4 OR ○ Employer Name: WealthCare HSA4 • Enter the Employee ID assigned to you by your Administrator. Typically, your Employee ID is your Medical ID, without the 3 character prefix (if applicable); or your social security number (SSN). • Update your phone number and email address to receive important updates. • Add your HSA beneficiaries in your portal.

TIPS FOR GETTING THE MOST FROM YOUR HSA

Monitor your account electronically! Log in to your account and confirm you are opted in to electronic statements by reviewing your statement preference under the “Statements” section of the portal. If you prefer to receive HSA Statements in the mail, you will be charged \$1.50 per paper statement from your balance.

Download the mobile app! Access your WealthCare HSA at your fingertips with the WealthCare App, downloadable at the App Store or the Google Play store. The WealthCare App offers many benefits, including the Virtual Medicine Cabinet, which helps you locate your medications locally at the lowest price. Trying to plan your future expenses? Input your medical conditions to determine how much additional money you should save for long-term healthcare expenses.



Did you know?

Members who use the app’s Virtual Medicine Cabinet & Rx Discount Card **save an average of \$264 per year** on out-of-pocket healthcare expenses!

Maximize your contributions: When you are enrolled in a high deductible health plan (HDHP) with a qualifying deductible amount, you can continue contributing to your HSA. The more you contribute, the harder your HSA can work to save on taxes, reduce your healthcare costs, and build savings for the future. Remember, your HSA is yours for life, so the more you save now, the better position you can be in for retirement. Contribute as much as you can, up to the annual maximum set by the IRS. Contribute online or complete a contribution form and mail it with a personal check.

If you have questions or concerns about your account, WealthCare Concierge Team Members are here to help at 866-287-2520, Monday – Friday, 8am – 8pm ET.

Sincerely,

Your WealthCare Concierge Team

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