

Important Updates to Your Health Savings Account (HSA)

Dear Health Savings Account Holder:

Your account balance, investments (if applicable), and beneficiary information will be transferred from Bank of America to Acclaris, Inc. automatically. There are, however, additional activities that will occur during the transition to Acclaris, Inc. This document provides further information about what to expect and steps you may need to take.

Plan for an HSA outage from Monday, November 6th through Tuesday, November 14th

While your HSA is being moved to Acclaris, Inc. you will not have access to your HSA for nine days. During this period, you will not be able to access your HSA balance, submit for HSA reimbursements, make additional contributions, use your debit card, or make changes to investments. You can minimize impact by planning ahead and using funds in your account for eligible expenses before November 6th. You can also use another form of payment during the outage and reimburse yourself from your HSA at the end of the outage.

Please note that the debit card outage begins earlier than communicated in the Bank of America notice. Cards will turn off on November 6th.

Watch for additional mailings

- An HSA Welcome Kit from Acclaris, Inc. will be mailed mid to late October. It includes information about your new HSA, including your new HSA account number.
- HSA Debit Card(s) will be mailed in early November to anyone who currently has a Bank of America HSA debit card. When you receive your new orange, blue, and white debit card(s), activate them and destroy the old cards.
- A Personal Identification Number (PIN) will be sent in early November. You can use this to make debit purchases beginning on November 15th.
- An Acclaris, Inc. Investment Guide will be sent mid to late November (only if you have invested previously)

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Review any automated payments and/or investments after November 15th

- If you have automatic payments linked to your current card(s) (for example, mail order prescriptions), provide your new card number
- If you currently have auto-investment set up with Bank of America, you will need to set up auto-investment with Acclaris, Inc.

Take action on any verification request

- If you receive a letter requesting specific documentation to verify your identity as part of Section 326 of the USA Patriot Act. Please respond promptly to any such request.

If you do not want your HSA funds to remain at Acclaris, Inc., you can submit a trustee-to-trustee transfer form or rollover form after the outage has ended. Forms will be available in the member portal beginning on November 15th.

If you have additional questions, please go to the Resource Center of the member portal (look under spending accounts FAQs) or call the toll-free member service number on your member ID card.

Sincerely,

Your Spending Account Team

Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetzsch, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考: 母国語が日本語の方は、言語アシスタンスサービス(無料)をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

Navajo: Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódííłnih koji' 1-800-275-2583.

Urdu:

توجه درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

Mon-Khmer, Cambodian: សូមមេត្តាចាប់អារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-800-275-2583។

Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



C/O Health Account Services
PO Box 2203
Fargo, ND 58108

Dear Account Holder,

Effective Tuesday November 14, 2017 ("Effective Date"), Bank of America, N.A. ("Bank") will be resigning as custodian of your Bank of America Health Savings Account ("HSA") and we will be transferring our rights and obligations ("Transfer") set forth in the custodial agreement to Acclaris, Inc. No action is required on your part unless you do not wish to maintain your HSA with Acclaris, Inc. as the new custodian. If you do not wish to maintain your HSA with Acclaris, Inc. as the custodian, you may terminate your HSA in accordance with custodial agreement. If you wish to continue your HSA with Acclaris, Inc. as the custodian, the following describes what to expect as of the Effective Date:

- Acclaris, Inc. will become the new custodian of your HSA as of the Effective Date and will replace Bank of America as a party to the existing custodial agreement. Acclaris, Inc. will be amending the current custodial agreement and you will be provided with notice of that new custodial agreement at a later date.
- Your HSA investments will not be liquidated as a result of the Transfer; however, Acclaris, Inc. may offer different investment options after the Effective Date.
- Your Bank of America HSA Debit Card will be inactive as of the Effective Date. This means that you will not be able to use your Bank of America HSA Debit Card on and after the Effective Date. You will receive a new debit card, HSA welcome kit and custodial agreement from Acclaris, Inc.
- For the 2017 tax year, you will receive a Form 5498-SA and 1099-SA from Bank of America for the portion of the 2017 year during which Bank of America was the custodian of your HSA. You will also receive tax forms from Acclaris, Inc. for the portion of the 2017 year that Acclaris, Inc. is the custodian.

Acclaris, Inc. will send you additional information regarding your rights and obligations with respect to your Acclaris, Inc. HSA. If you have any questions regarding the impending Transfer, do not hesitate to contact the number on the back of your member ID card.

Thank you,

Bank of America