

## Your account is getting an upgrade!

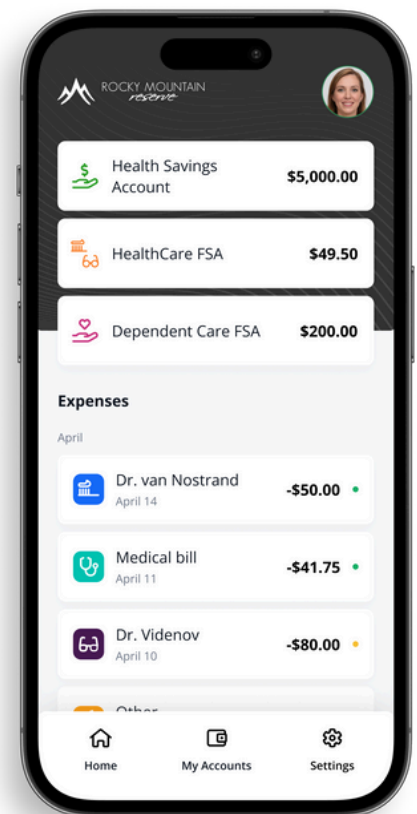
### Your Benefits Made Even Easier

Your benefits accounts are getting an upgrade that will make managing your account easier than ever before.

#### New features and modern conveniences:

- Instant claims so you can get paid faster
- Real-time reimbursements to Venmo, PayPal, or directly to your debit card
- Easy claims submission - no typing necessary
- A secure, chipped card with tap-to-pay technology
- Ability to add your card to your digital wallet
- Simplified portal and mobile app with modern conveniences

All these upgrades mean that you can connect with your benefits money faster!



### How it works

Your account balance will be moved over to the new system as part of the transition. We'll move your funds for you, but you'll have a few simple required actions to take. We will send you reminders along the way.

#### All accounts:

- Receive new payment card
- Download new mobile app and begin using new online portal

#### If you have an HSA:

- Receive updated bank terms
- Agree to balance transfer
- Liquidate HSA investments (if any)

# Frequently Asked Questions

## Why is this change happening?

This change will bring our participants a modern platform and greater conveniences, like instant claims processing, real-time claims reimbursements, and cards that have 'tap to pay' and digital wallet capabilities. With this change, we will be able to serve you even faster.

## What will I need to do?

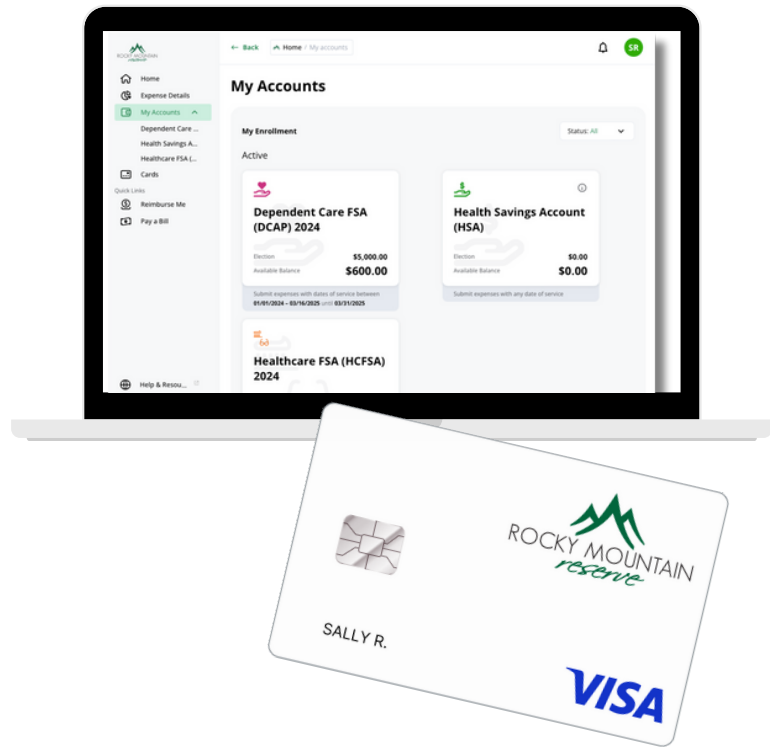
We will take care of moving your account for you, but there are a few things you will need to do, like switch to a new payment card, mobile app and portal. If you have an HSA, you will also have to agree to an account transfer and liquidate any investments. We'll keep you updated on deadlines and what to do.

## Is my health insurance also changing?

No, this change is limited to your benefits spending accounts only: health savings and flexible spending accounts.

## When will this change happen?

You will begin using the upgraded system and your new payment card on 9/1/24.



## Questions?

All the transition information you need—dates, FAQs, and more—is available in one spot. See your transition resource center here:

<https://www.rockymountainreserve.com/upgrade/wave-3-employees>

