CareFirst BlueRewards

Member Transition Guide

This way to → remarkable

Table of Contents

HealthEquity®

Welcome to HealthEquity

This Way to Remarkable

Welcome to HealthEquity. As part of our mission to deliver remarkable service and support for our members, we've created this helpful guide to help you navigate the transition of your CareFirst BlueCross BlueShield (CareFirst) Health Incentive Account (HIA) to the HealthEquity portal.

Using This Transition Guide

For the purposes of this transition guide, HealthEquity is currently the administrator of your HIA as the parent company of Further.

To ensure your transition is a smooth one, it is very important that you review all of your communication preferences and settings on your current CareFirst WellBeing℠ portal as soon as possible; including email, phone, and mailing address to ensure you receive important updates concerning your new account.

For assistance during the transition process, please connect with our 24/7 HealthEquity Member Services team by phone at 844.351.6856.

HealthEquity does not provide legal, tax or financial advice.

HealthEquity®

Understanding HealthEquity

Who We Are and What We Offer

HealthEquity was founded in 2002 by trauma surgeon Dr. Steve Neeleman with the mission of making healthcare more accessible, affordable, and rational. We're a deeply mission-driven company that is passionately focused on our members' health and financial security.

With a full suite of products and services, we help members better save, manage, spend, and grow their pre-tax healthcare dollars through government-approved accounts.

We view our products as a way for our members to maximize their healthcare dollars in real time, while building greater wealth for the long run. By bringing together flexible and integrated technology, a personalized approach to planning programs, and a committed Member Services team, we empower millions to achieve a better future.

Dr. Steve Neeleman
Founder of HealthEquity

Benefits of HealthEquity

Our dedication to improving healthcare for all is what sets us apart. Our approach to helping our members starts with our mission of connecting health, wellness, and financial security for all.

To do this, we prioritize our members' most critical needs:

Financial Security

We deliver a robust suite of educational tools, materials, and guidance to make it easy for you to maximize your benefit savings.

Benefits Experience

As the largest dedicated HSA administrator in the country[1], we use our experience to create customized and comprehensive solutions and flexible benefits that can adapt with organizations.

Member Support

With world-class customer satisfaction ratings, our Member Services team is always available 24/7 to help you navigate your options and get the answers you need quickly.

Lower-Cost Alternatives

We help you find coverage at the lowest cost to alleviate financial concerns for lower income families.

[1] Deviner, 2022 Year-End Report

HealthEquity®

Preparing for a Smooth Transition

What's Expected of You

Over the coming weeks, we will be sending you a series of emails containing important information including timelines, action items, account updates and more.

To help us successfully transition your accounts, it is very important that you follow and complete the tasks outlined for you during your transition.

Key Resources

As we begin your transition to the HealthEquity member portal, we've created a transition website which will host several key resources to help you.

The member transition website includes:

Member Transition Guide

Communications Library

FAQs

Additional transition resources:

Member Transition Email Reminders

Certified Member Services Team

Online Member Help Center

24/7 Member Services Support Line

HIA member transition website

transition.healthequity.com/further/member_072026/carefirst_HIA

HealthEquity®

Transitioning Accounts

Your Experience with HealthEquity

As the parent company of Further, you can rest assured knowing the care and confidence you've previously experienced with Further won't change with the transition to HealthEquity.

HealthEquity begins mailing Welcome Letters, which include first-time login instructions to the HealthEquity portal during the week of June 1, 2026. Eligible members will also receive a Card Package with a HealthEquity Visa® Card.[2]

Once the transition is complete, HealthEquity's member portal will be the main source of HealthEquity account information.

If you have any records or receipts saved in the "My Records and Receipts" section of the CareFirst WellBeing℠ portal for future reimbursement, please download those documents before the transition. After your account moves to HealthEquity, you can upload them to the "Receipts and Documentation" section of the HealthEquity portal to ensure they remain available when you submit a claim.

We highly recommend members download their documents no later than three months after the Transition Date.

[2] This card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa® debit cards are accepted for qualified expenses. This card cannot be used at ATMs, and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

Your New HealthEquity Portal

HealthEquity's user-friendly portal is tested and optimized to put your needs first. The mobile-first design allows you to manage healthcare savings and spending from anywhere thanks to our single, secure system.

While the full range of your capabilities will depend on what type of account you have, the HealthEquity member portal will allow you to easily manage your account(s) with a variety of functions, including:

- View account information, balance, claims history, and monthly statements
- Request reimbursement and arrange for deposit
- View/add claims, claim payments, and transactions
- Add an external bank account for easy claims reimbursement. If you do not have a bank account on file, you will incur a $2.00 check fee per reimbursement payment
- Submit claims for reimbursement
- Manage communication preferences
- Manage debit cards associated with your accounts, if applicable
- Live chat with our Member Services team is also available for some members based on employer's plan design

All site features are also available through our HealthEquity mobile app.

Single Sign-On

Member single sign-on (SSO) from the CareFirst WellBeing℠ portal to the HealthEquity portal will continue, however first-time login on the HealthEquity portal is required. Upon your first time accessing the HealthEquity portal, members must create a new username and password. Login credentials from your CareFirst WellBeing℠ portal will not transfer to HealthEquity. First-time login instructions and timing will be shared in the member welcome letter and throughout transition materials.

If you are not using SSO, you can access the HealthEquity portal directly by visiting my.healthequity.com and completing the first-time login process. If you are logging into the HealthEquity portal directly (e.g. not through the CareFirst SSO), you are required to establish a Passkey.

Your New HealthEquity Visa® Card

If your plan includes a HealthEquity Visa® card, your HealthEquity Card Package will include your new card as well as all the important details concerning your card.[3]

While the initial Card Package will have only one card, card owners can login to their account online and order additional cards for spouses and dependents. You are allotted a maximum of up to three free additional or replacement cards. Additional cards may be assessed a $5.00 fee.

Cards need to be activated before they can be used. Activation is quick and easy. Simply call the activation phone number listed on a sticker placed on the card, or activate it on the member portal or through your account on the HealthEquity app.

If you have an HSA or RA, you will receive a separate card. Your HIA Blue Rewards & HQY-branded debit card is only for HIA.

For any members who currently hold a CareFirst Blue Rewards-branded debit card, your card and balance* will remain active until the Further blackout start date. If your plan offers a HealthEquity Visa® Card,[3] your balance will be accessible on your debit card as of the Transition Date.

Expiring CareFirst Blue Rewards-branded debit cards

For CareFirst Blue Rewards-branded debit cards expiring within 45 days of your Transition Date, no new card will be issued. If a member's CareFirst Blue Rewards-branded debit card is set to expire the month prior to the transition date, a new card will not go out. If a member's CareFirst Blue Rewards-branded debit cards is expiring more than 45 days prior to your Transition Date, Further will automatically reissue a new card to the mailing address on file.

Lost/Stolen CareFirst Blue Rewards-branded debit cards

Further will continue to issue new cards in Lost/Stolen situations until 10 days prior to your Transition Date. At that point, cards can be marked as Lost/Stolen, but no new card will be issued. It is possible that you won't receive a new reissued card with new card number prior to your transition's blackout period.

[3] This card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa® debit cards are accepted for qualified expenses. This card cannot be used at ATMs, and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

* Members with a high-deductible health plan must reach their plan deductible before being able to use their Blue Rewards funds for out-of-pocket costs like deductible, copays and coinsurance. Meeting your plan deductible is not required for eligible over-the-counter expenses. If you have CareFirst vision or dental benefits, you can certify to only use the card for eligible vision/dental expenses prior to meeting your deductible.

Blackout Period

To facilitate the transition, there will be a “blackout period” during which you will not be able to use your current Blue Rewards incentives (either CareFirst Blue Rewards-branded debit card or Autopay) or submit new claims.

The blackout period will begin on June 21, 2026 and last until July 1, 2026.

We encourage you to carefully consider how this blackout period may affect your financial plan. If you earn an incentive during the blackout, the funds will automatically post to your account on the HealthEquity portal after the transition.

Important:

Eligible expenses incurred during the blackout can be submitted after July 1, 2026 on the HealthEquity portal.

Timeline

Here are some key milestones you should be aware of for the upcoming transition. For specific dates, please visit your transition website.

Milestone	Date
Members notified of the HIA transition.	**Week of May 4, 2026**
HealthEquity begins mailing Welcome Letters, which include first-time login instructions to the HealthEquity portal. Eligible members will also receive a Card Package with a HealthEquity Visa® Card*.[4]	**Week of June 1, 2026**
Final day to use current Blue Rewards incentives (either CareFirst Blue Rewards-branded debit cards or Autopay) or request claims for HIAs through the CareFirst portal by Further.	**June 20, 2026**
HIA member blackout period starts.	**June 21, 2026**
Transition complete. Account balances are available for use on the HealthEquity portal.	**July 1, 2026**

[4] This card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa® debit cards are accepted for qualified expenses. This card cannot be used at ATMs, and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

HealthEquity®

Claims Payment Methods

HIA Claims Process

Your HealthEquity HIA account will use one of the following claims payment options for eligible HIA expenses, including debit card or Autopay.

Important:

Please refer to your HIA communications, which are personalized to your claims payment method at HealthEquity.[5]

Debit Card

If your HIA uses a debit card, you will receive a new HealthEquity Visa® Card* to pay for eligible HIA expenses.**

How Debit Cards Work

You earn rewards for completing healthy activities through your wellness program. When earning rewards for the first time, you'll receive a HealthEquity Visa® Card* in about 10–14 days after you complete one or more of the activities. Each time you complete a rewardable activity, your reward funds will be added to your card.

1. Visit provider or retail location: Visit your provider and present your insurance ID card. For retail over-the-counter purchases, pay using your HealthEquity Visa® Card. The card allows for transactions that are equal to or less than your current card balance.

2. Provider sends claim to health plan: Your provider will send claims to CareFirst for processing. These claims are then sent to HealthEquity and appear in your account.

3. Pay a provider or submit for reimbursement: Use your HealthEquity Visa® Card for any eligible out-of-pocket costs. The card allows for transactions that are equal to or less than your current card balance.** You can also use the HealthEquity member portal or mobile app to pay a provider or submit eligible out-of-pocket expenses you incur for reimbursement. If you are being reimbursed, you will receive funds per the payment preference you set-up on your account (e.g., check, direct deposit) for your payment responsibility up to the balance in your account.

4. Qualify your expense: In some instances, you may be asked to provide an itemized receipt or explanation of benefits (EOB) to verify that an expense is eligible. For a list of qualified medical expenses, please visit, **http://www.healthequity.com/hra-qme.**

Note: We recommend you sign up for electronic funds transfer (EFT) to get reimbursed sooner and to avoid the $2.00 check fee for payments.

[5] This card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa® debit cards are accepted for qualified expenses. This card cannot be used at ATMs, and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

** Members with a high-deductible health plan must reach their plan deductible before being able to use their Blue Rewards funds for out-of-pocket costs like deductible, copays and coinsurance. Meeting your plan deductible is not required for eligible over-the-counter expenses. If you have CareFirst vision or dental benefits, you can certify to only use the card for eligible vision/dental expenses prior to meeting your deductible

Claims Payment Methods

Action Required: Once you receive the HealthEquity Card package, please follow the enclosed instructions to activate your debit card.

Out-of-pocket Expenses:** If you pay out-of-pocket for an eligible expense, submit a claim for reimbursement through the HealthEquity portal.

Multiple Cards: If you have an HIA and an HSA, FSA, or HRA, you may receive multiple debit cards. Use the card branded "Blue Rewards" for your HIA..

Autopay

If your HIA uses Autopay, your HealthEquity HIA will be set up for automatic reimbursements.

How Autopay Works

You earn rewards for completing healthy activities through your wellness program. Each time you complete a rewardable activity, your reward funds will be added to your Autopay incentive account. You or your provider will be paid directly, with no effort on your part.

1. Visit provider or retail location: Visit your provider and present your insurance ID card. For eligible retail over-the-counter purchases, you can pay out-of-pocket. Later, you can log in to the HealthEquity member portal or mobile app to submit a reimbursement claim for out-of-pocket expenses.**

2. Provider sends claim to health plan: Your provider will send claims to CareFirst for processing. These claims are then sent to HealthEquity and appear in your account. CareFirst will pay the portion that's covered by them.

3. Submit for reimbursement: HealthEquity will automatically reimburse you for eligible claims received until Blue Rewards funds are gone. You can also use the HealthEquity member portal or mobile app to submit eligible over-the-counter expenses you incur for reimbursement. If you are being reimbursed, you will receive funds per the payment preference you set-up on your account (e.g., check, direct deposit) for your payment responsibility up to the balance in your account.

4. Qualify your expense: In some instances, you may be asked to provide an itemized receipt or explanation of benefits (EOB) to verify that an expense is eligible. For a list of qualified medical expenses, please visit, http://www.healthequity.com/hra-qme.

Note: We recommend you sign up for electronic funds transfer (EFT) to get reimbursed sooner and to avoid the $2.00 check fee for payments.

** Members with a high-deductible health plan must reach their plan deductible before being able to use their Blue Rewards funds for out-of-pocket costs like deductible, copays and coinsurance. Meeting your plan deductible is not required for eligible over-the-counter expenses. If you have CareFirst vision or dental benefits, you can certify to only use the card for eligible vision/dental expenses prior to meeting your deductible

HealthEquity®

Member Fees

Member Fees

You may incur fees for certain services you elect (e.g., reimbursement via check, paper statements, additional/replacement debit cards beyond three, returns/stop payments). All potential member fees and payments can vary based upon your employer's plan design. For specific details on potential fees your plan may require, please contact Member Services.

Below is a list of fees you might incur as a HealthEquity member.

Schedule of HIA Member Fees

Service	Fee
HealthEquity Visa® Card*	**First 3 free — $5 fee per card after**
Paper statement***	**$1.00 per monthly statement requested**
Reimbursement Check	**$2.00 for paper check** **No fee electronic funds transfer**

*This card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs, and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions

***If you have an email address associated with your HIA, you will be defaulted to electronic statements when your account is transitioned. If no email address is associated with your HIA, you will have 60-days after your transition date to elect electronic statements before you begin to incur the monthly paper statement fee. You can avoid this fee if you change your account preference settings to electronic statements. To do this, log in to your Member Portal and updating your profile or call Member Services.

HealthEquity®

Support

Welcome to Remarkable

Thank you for your patience and support during this transition. We look forward to helping you plan for a healthier tomorrow and we're excited to show just how remarkable health and financial planning can be.

Transition Support

During the transition, our teams are ready to answer your questions and guide you to the answers you need to make your transition simple and easy.

Member Services — Pre-Transition

Via telephone:
24/7 support
844.351.6856

Member Services — Post-Transition

Toll Free Number for CareFirst Members:
24/7 support
877.790.0664