

Dear Participant,

Welcome to Flex Facts! Below is a brief overview of your options for managing your existing HSA balance. Transferring your HSA funds is optional. You can either:

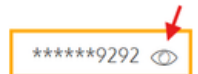
- **Transfer Your Funds:** Transfer your prior HSA balance to your new Flex Facts HSA account.
- **Spend Down Your Funds:** Continue using your prior HSA until the balance is depleted.

**Please note:** Your prior HSA bank may charge fees for transferring or closing your HSA account, and monthly maintenance fees may apply if you choose to spend down your funds. Please contact your prior HSA bank with any fee-related questions.

If you choose to transfer your funds, we recommend waiting until at least two payrolls have been processed so funds can accumulate in your new HSA account first.

### STEPS TO TRANSFER YOUR HSA FUNDS

- 1 Register for your Flex Facts online account**  
Visit [www.flexfacts.com](http://www.flexfacts.com), click 'Participant Login', then click 'Register' and follow the prompts. For assistance with registration, email [info@flexfacts.com](mailto:info@flexfacts.com).
- 2 Complete the HSA Transfer Form**  
Fill out all the fields on the HSA Transfer Form:
  - **Avidia Bank Account #:** This is your new HSA account number. Click on 'Health Savings Account', and then click the eye icon to view your full HSA account number.
  - **Current HSA Account #:** This is your prior HSA account number.
- 3 Prepare your prior HSA account**  
Liquidate all HSA investments and cancel any recurring auto transfers prior to submitting the transfer form.
- 4 Submit the form to Avidia Bank**
  - **Secure Upload:** <https://up.avidiabank.com/drop/hsadeposits@avidiabank.com>
  - **Mail:** Avidia Bank, P.O. Box 370, Hudson MA 01749



**Reminder:** Do not use your prior HSA account after submitting the transfer form.

### IMPORTANT NOTES

- **Transfer Timeline:** The asset transfer process can take up to 4-6 weeks. During this time, there is typically a 1-2 week blackout period during which you will not have access to your prior HSA while the accounts are liquidated. You will still have access to the funds posted to your Flex Facts HSA during this period.
- **Avidia Bank** is the financial institution that holds the Flex Facts HSA accounts. Once your new HSA balance reaches \$1,000, you will have investment options (investment fees apply).

If you need any assistance, please email us at [hsa@flexfacts.com](mailto:hsa@flexfacts.com) and our team will be happy to assist. We look forward to providing you with exceptional service.

Sincerely,  
Flex Facts HSA Team