New Spending Account Solution

Broker Training

Alegeus is our new partner for Spending Accounts

Summary of Enhancements

- State-of-the-art spending account capabilities
- HSA custodian is PNC Bank; provide enhanced processing capabilities
- Devenir continues to manage investment accounts; offers an expanded list of investments
- Member experience owned by Independence
- New program-centric approach with Independence Operations in the center
- Spending account experts support the Member, Customer, Broker, and Sales Representatives

Alegeus platform provides many benefits

Increased flexibility with our BlueSaver spending account products, and improved customer and member experiences

Employers

- New, streamlined contribution options to fund employee HSAs
- Streamlined account administration and more robust reporting for deeper insights into employee engagement to help employees maximize overall spending account usage
- An improved service model with dedicated spending account customer service teams

Members

- Enhanced IVR options that connect members directly to dedicated spending account service teams
- Expanded tools and capabilities for members at ibxpress.com and via the IBX mobile app
- Enhanced experience through ibxpress.com that features new educational materials

High-level Process Overview

Client Set-up Team configures Employer Group and enables them on the new Alegeus platform

Member enrolls in QHDHP with Independence

Member decision point 30-days in advance of renewal:
- Move to **PNC**
- Move to **another** trustee

- Transfer Decline Form
- Trustee-to-Trustee Transfer Form

Member account configured at PNC at no cost

Customer Identification Process (CIP)

Member receives debit card(s) for HSA account

Freeze period

- Member to HSA Funds
- Employer funds HSA

Communicating HSA changes to **customers**

Detailed letters mailing to all customers with spending accounts for groups renewing 8/1/18

Customers

- 2-999 customers with spending accounts will receive a letter from Independence prior to their renewal.
- Letters will include:
  - information about the enhancements
  - details about how we are notifying account holders about the HSA changes
  - introducing PNC Bank as the new custodian for HSA's

Independence

Month, Day, Year

Addressee's Name
Addressee's Title
Business Name
Street Address
City, State Zip Code

Important Information About Spending Account Enhancements

Dear Valued Benefits Administrator:

We're making it easier than ever for you and your employees to manage spending accounts and for your employees to make more informed decisions about their health care spending.

Beginning [RENEWAL_DATE], PNC Bank — one of the largest wealth managers in the country and a leader in health spending account (HSA) administration — will become the new preferred custodian for the HSAs Independence Blue Cross (Independence) offers.

This transition allows us to bring you and your employees enhancements including:

- Streamlined administration and more robust reporting with a new, market-leading spending account solution
- New employer contribution options for HSAs
- Expanded digital tools and educational resources, and
- Specialized spending account customer service teams

We are communicating HSA changes to account holders
Your employees who have an HSA with Acclaris, Inc. will receive a letter 60 days before your renewal date, and a reminder letter 45 days before that date, with information about the change of custodian to PNC Bank and the process for funds transfer.

Account holders are *not required to take action* if they want funds transferred to PNC Bank. If they do nothing, their current Acclaris HSA will be closed, a new PNC Bank HSA will be opened for them, and any funds and investments in their Acclaris HSA will be transferred automatically, at no cost, into the new PNC Bank HSA.

The letters include instructions for account holders who want to keep their current account at Acclaris, Inc. or move to another HSA custodian of their choice and decline the transfer of their funds to a PNC Bank HSA.

(over)

Communicating HSA changes to **members**

Detailed letters mailing to all members with spending accounts for groups renewing 8/1/18

- We are mailing two letters to HSA account holders with information about the change of custodian to PNC Bank and how the funds will **automatically** transfer at no cost.
  - First letter announces the changes 60 days before the customer's renewal
  - Second letter is a reminder sent 45 days before the renewal date
- Letters include instructions for keeping their account at Acclaris, Inc. (Transfer Decline) or moving to an HSA custodian of their choice (Trustee-to-Trustee Transfer) and decline the transfer of their funds to PNC.

- Account holders who want funds transferred to PNC Bank are <u>not required to take action</u>.
  - The Acclaris HSA will be closed, and a new PNC Bank HSA will be opened
  - Funds and investments in the Acclaris HSA are transferred to the new PNC Bank HSA at no cost.

Temporary inactive periods affect HSA activity

HSA debit card activity and account activity at ibxpress.com will be suspended for two overlapping freeze periods

- There will be two overlapping freeze periods to settle transactions, transfer accounts to PNC Bank, and verify account information.
  - one affecting contributions and investments
  - one affecting account usage
- HSA debit card activity and account activity at ibxpress.com will be suspended during the usage freeze period only.

For September 1 renewals:

- **Contribution/investment freeze period**
  - Begins 3pm Wednesday, August 22
  - Ends 12:01am on Thursday, September 6
- **Usage freeze period**
  - Begins Monday, August 27 at 12:01 a.m.
  - Ends Thursday, September 6 at 12:01 a.m.

Please note: The freeze period will also affect other spending accounts customers may have through Independence. Debit card activity and account activity at ibxpress.com for these accounts will also be suspended temporarily.

Additional communications & resources

Helping ensure a smooth transition

Broker Forms Online

For account holders

- PNC Bank account holders will receive an HSA welcome letter and a separate package with a new HSA debit card(s) with activation information.
- Independence will also send follow-up communications with more HSA information to account holders who have opted in to email and IBX Wire® text messages from Independence.

For Brokers and Employers

- Broker Forms Online Health Accounts page provides new spending account resources (forms and applications) and marketing collateral: www.ibx.com/forms_online/health_accounts
- Employer portal landing page will have a Toolkit with resources to help guide customers through the new HSA contribution process and familiarize them with the enhanced platform capabilities.
- Email inbox for Spending Account inquiries

Pricing

- Same model as today
- Account fee is based upon employer size
- HSA Employer or account holder paid
- Will be added to renewal proposals

BlueSaver Spending Accounts Fees

Rates effective for New Business beginning July 1, 2018*

Independence Fees

Group fees are monthly and based upon the enrolled size with:

- No set up or renewal fee
- No monthly minimum fee
- Fees billed in advance of month

Group Size	HSA	HRA, FSA, Commuter
2 - 50	Fee included	Fee included
51 - 99	$ 3.95	$ 4.25 (HRA Only)
100 - 249	$ 3.95	$ 4.25
250 - 499	$ 3.85	$ 4.15
500 - 999	$ 3.65	$ 3.95
1,000 - 2,499	$ 3.45	$ 3.75
2,500 - 4,999	$ 3.25	$ 3.55
5,000 - 9,999	$ 3.05	$ 3.35
10,000+	$ 2.85	$ 3.15

Additional Account Fee Information

Monthly Paper Statement Fee PNC Bank policies require the account holder opts in to electronic statements. Account holder makes this change through the member portal.	$ 1.50
Additional debit cards	No Charge
Returned item	$ 15.00
Investment Account Fee (assessed by Devenir) Self-directed mutual funds available through once balance reaches $500	$2.50
Returned deposit	No Charge
Overdraft	No Charge
Check withdrawal (paper submission)	No Charge
Stop payment, each	No Charge
Check copy	No Charge
Research on account	No Charge
Legal process fee (e.g., attachment, levy or garnishment), per occurrence	No Charge
Account closure/rollover	$ 25.00
PNC Retail HSA Fee (For account holders no longer enrolled as an active employee in an Independence Qualified High Deductible Health Plan	$ 4.95

*Customers renewing September 2018 or later will incur new fees at the start of the new plan year.

QUESTIONS?

APPENDIX

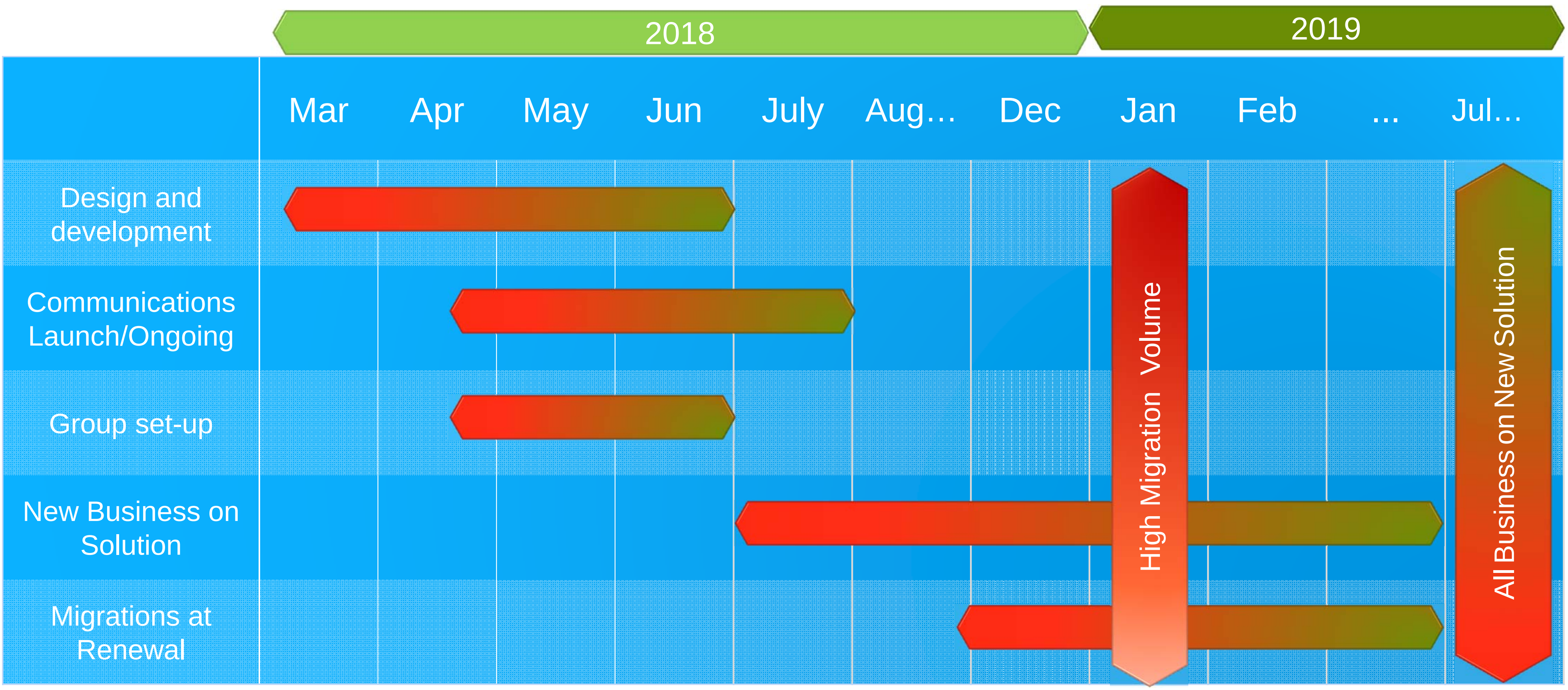
Health Savings Account (HSA) Investment Options

Fund Name	Ticker Symbol	Morningstar Category	YTD	1 YR	3 YR	5 YR	10 YR
American Funds Capital World Gr&Inc F2	WGIFX	World Large Stock	1.53	12.99	8.09	9.51	5.64
American Funds New World F11	NWFFX	Diversified Emerging Mkts	-0.11	13.66	7.46	5.95	3.04
Baron Real Estate Retail1	BREFX	Real Estate	-4.43	9.75	4.35	8.71	N/A
BlackRock Mid-Cap Growth Equity Inv A1	BMGAX	Mid-Cap Growth	11.72	23.38	12.98	16.96	9.53
Columbia US Treasury Index Inst	IUTIX	Intermediate Government	-1.16	-0.96	0.55	1.06	2.86
Emerald Growth A2	HSPGX	Small Growth	5.37	24.98	10.46	15.16	12.2
Fidelity Low-Priced Stock	FLPSX	Mid-Cap Value	0.31	13.05	7.62	10.39	9.11
MainStay Large Cap Growth I	MLAIX	Large Growth	13.18	26.07	14.05	15.72	10.24
PIMCO Government Money Market Instl	PGYXX	Money Market-Taxable	0.61	1.19	N/A	N/A	N/A
T. Rowe Price Blue Chip Growth	TRBCX	Large Growth	11.23	28.03	16.69	18.29	12.19
Vanguard 500 Index Admiral	VFIAX	Large Blend	2	14.35	10.94	12.94	9.13
Vanguard Equity-Income Adm	VEIRX	Large Value	-1.25	10.62	9.68	11.16	9.21
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	-0.74	0.31	1.35	0.69	2.96
Vanguard LifeStrategy Cnsrv Gr Inv	VSCGX	Allocation--30% to 50% Equity	-0.1	5.29	4.57	5.61	4.85
Vanguard LifeStrategy Growth Inv	VASGX	Allocation--70% to 85% Equity	0.59	10.36	7.22	8.85	6.08
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Allocation--50% to 70% Equity	0.26	7.84	5.94	7.26	5.63
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	1.64	11.8	8.22	11.83	9.13
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-3.97	0.3	4.44	6.62	6.36
Vanguard Small Cap Index Adm	VSMAX	Small Blend	5.22	18.23	9.87	12.01	10.16
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	2.73	14.84	9.68	12.06	9.83
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate-Term Bond	-1.68	-0.54	1.32	1.85	3.66
Vanguard Total Intl Stock Index Admiral	VTIAX	Foreign Large Blend	-1.58	9.95	5.11	6.05	1.97
Vanguard Total Stock Mkt Idx Adm	VTSAX	Large Blend	2.59	15.11	10.7	12.83	9.32

Timeline

Should we remove pre-June section?

Compressed Time Frame for Go-Live



Member Experience: Communications

Enhanced communications and outreach

- Independence-owned content across all vehicles and communications
- Spending accounts folded into broader Independence member engagement initiatives

- Eliminates inconsistencies, improves member experience
- Re-enforces positioning of Independence as member-centric organization by adding true value-add messaging

Communication Strategy- Member

Get connected to make informed health care spending decisions

We're here to help you understand and maximize your HSA. Go to **ibx.com/getconnected** to sign up for email and IBX Wire® text messages so you're getting information to make using your HSA quick and easy.

Self-serve digital tools

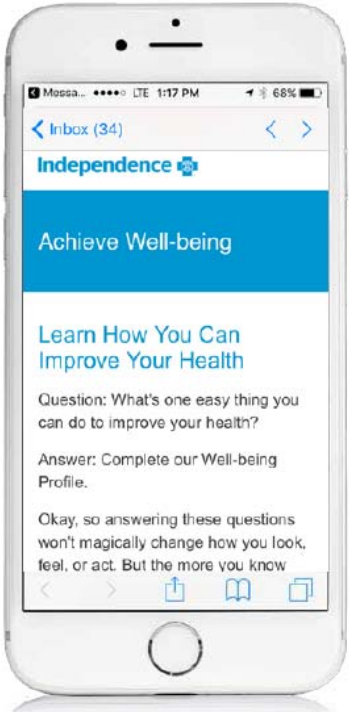
Access your account and HSA tools at **ibxpress.com** and with the IBX mobile app.

Alerts and resources

Stay informed with timely alerts, like account balances, and helpful HSA resources.

Personal support

Call your dedicated HSA customer service team with questions.

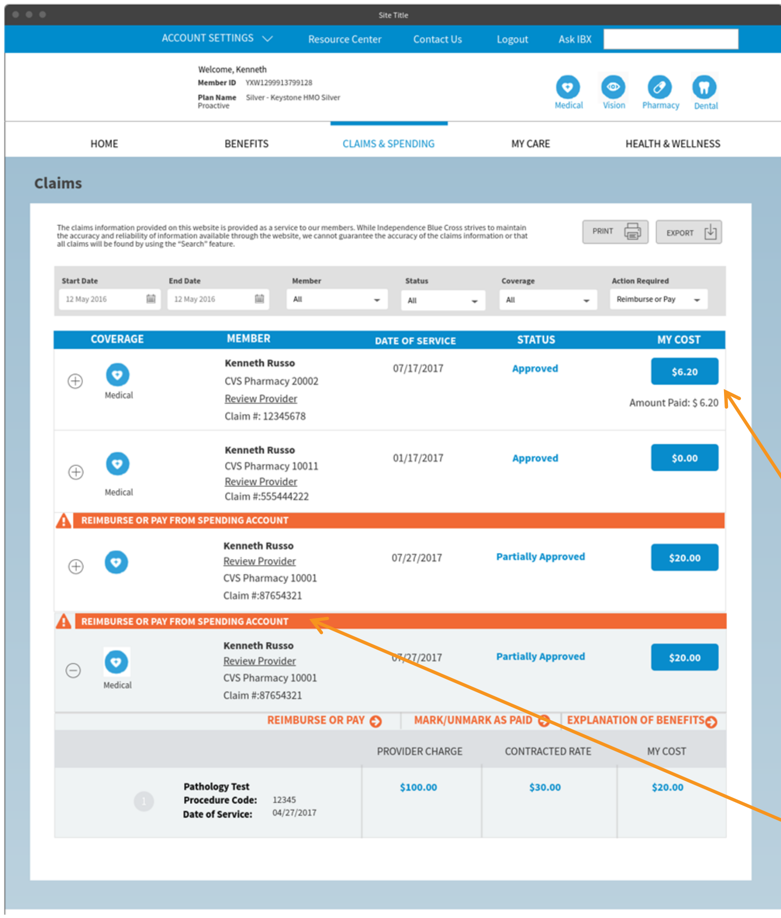


Member Experience: IBC Member Portal / IBC App

Member portal improved online capabilities

- Spending accounts moved to dedicated tabs
- Clear distinction between medical claims and spending account transactions
- EOBs replace Plan Activity Statements
- Dependent privacy options extend to spending accounts
- Expanded App functionality

- Simplified view of web
- Improved one-stop-shop account management
- Less time required to manage the account and funds
- Timely, effective reminders
- Facilitates access on the go, while enhancing value of app for broader member engagement



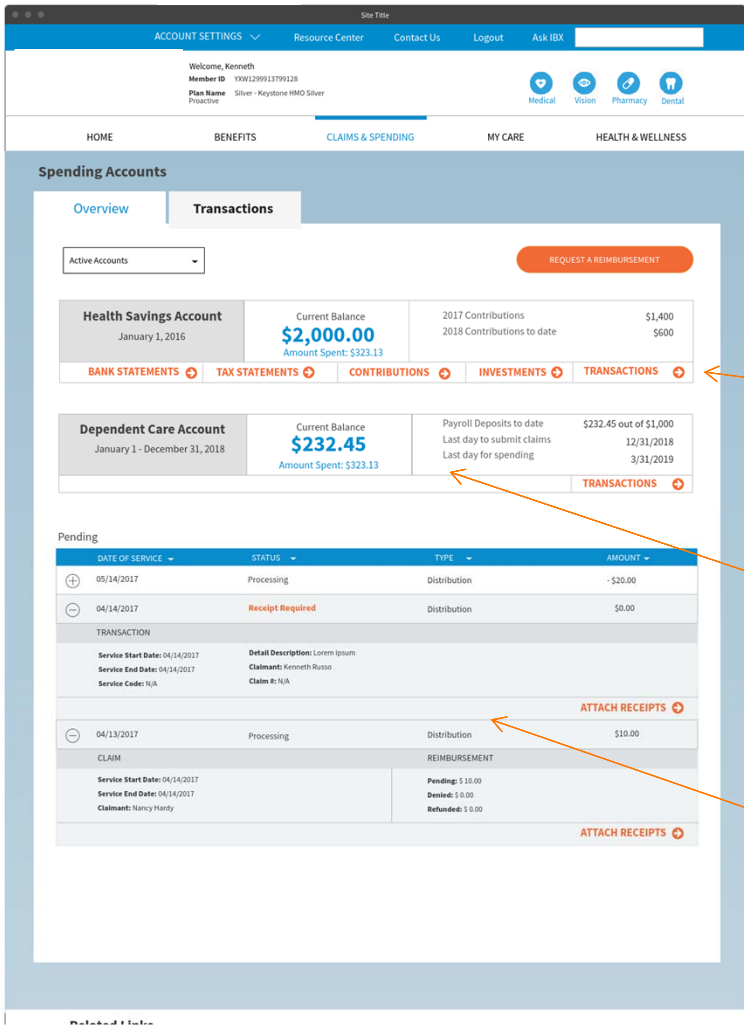
Claims Overview

Selection of “My Claims Overview” on the “Claims & Spending” fly-out will take a member to this page.

- The claims page will remain relatively unchanged for Alegeus Member.
- All members (not just spending accounts) will now see filters at the top of the claims page.

The amount of a claim that was paid through a member spending account shall display on the claim itself for Alegeus Spending Account members.

Alegeus Spending Account member shall still see the options to “Reimburse or Pay” or “Mark as Paid” as current Acclaris Spending Account members do today.



Spending Accounts Overview Tab

Selection of “Spending Account Summary” from the “Claims & Spending” fly-out shall take Alegeus Spending Account members to this page.

Selection of these links shall take members to the Alegeus website where they can view Tax Statements, Investments, etc.

High level information for all spending accounts the member has shall be displayed

Any pending transactions or pending reimbursements that have been submitted shall display on this “Overview” tab

Member Experience: Member Services

Enhanced phone options

- New IVR option for account balances, recent transactions, PIN
  - English & Spanish options
- Quick access to dedicated spending account customer service team with ability to take fast action on issues
- HSA calls are routed to a specialized banking team

- Quick access to key information for non web-oriented members (balance inquiry ~ 50% of calls)
- Deep spending account expertise helps ensure first call resolution
- Banking team able to address funded account issues quickly and directly; no need to request support from other teams

Hours 8:00 am to 8:00 pm ET

Member Experience: Debit Card

Easy Member Account Access via Debit Card

- Transaction alerts
  - Initially- Lost/stolen card; Account balance <$100
  - Will expand in future
- Customized content in package
  - More to be phased in
- Direct to IVR phone number on card
- Enhanced override options for members at POS
  - Alegeus can process real-time overrides at the machine-level to improve member experience

- Account holder remains informed
- Card packaging aligns with other communications
- Balance, transaction history, customer support at fingertips
- Ability to override transactions at machine level, special exception card processing (internally driven)

Member Experience: HSA

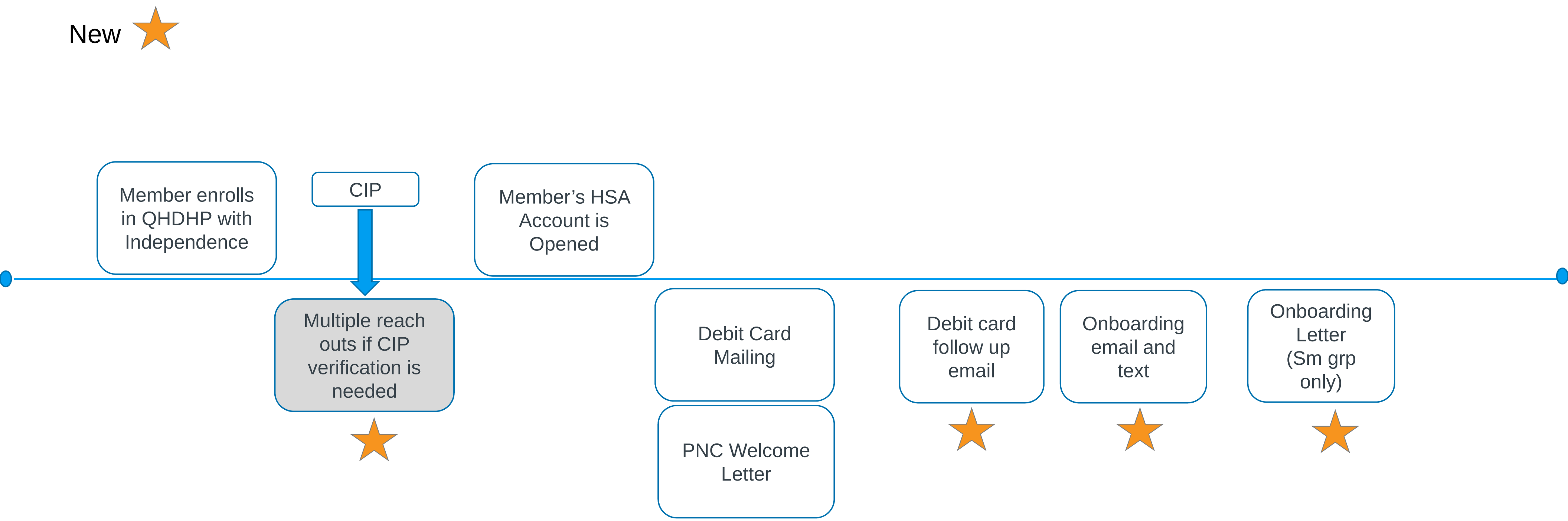
Streamlined Experience

- PNC Bank is preferred HSA custodian
- Multiple PNC outreaches for *Customer Identification Process* (CIP) failures, resulting in higher CIP approval rates
- Improved banking forms and processes, i.e., trustee to trustee form
- Flexible partnerships; improved overall member experience
- Devenir remains investment partner

- One of the largest wealth managers in the country
- Reduction in CIP account opening delays
- Clearer view into processes eliminates account holder frustration
- Ability to work with bank / Alegeus for additional enhancements
- Proven partner for investment services

HSA New Member Experience Process and Communications

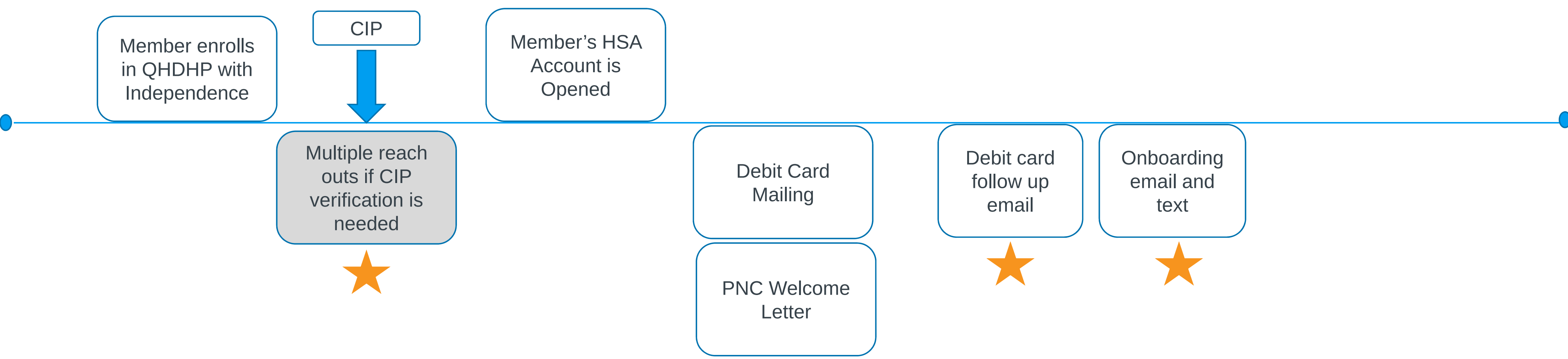
2-50



HSA New Member Experience Process and Communications

51+

New ★



Additional Items to Note

- Streamlined processes enable provider payments via paper check; member-specific information included on the check (impacts HRA)
- Auto and manual HSA options still available

Customer Experience: Communications

Enhanced communications and outreach

Enhanced content including product campaigns through Alegeus marketing portal

Ability to expand business within existing book while leveraging Alegeus' expertise

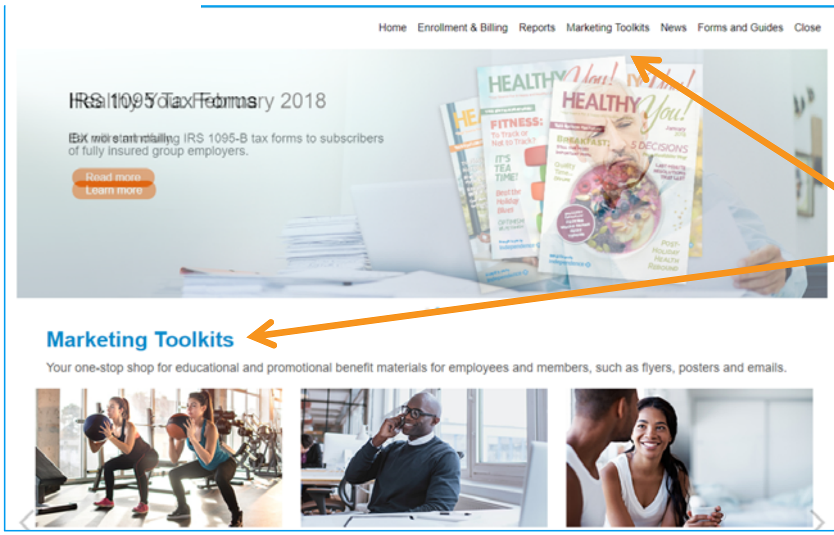
Customer Experience: Web

Expanded Online Tools

- Independence-owned content in Marketing Toolkit (for employer groups)
- Single-sign-on to WCA from same entry point in employer portal as today
  - Acclaris access retained, if appropriate
- Expanded reporting capabilities

- Employer-content after login provides ideal location to place new marketing content
- Maintains consistency for migrated employer groups
- Better tracking and reporting

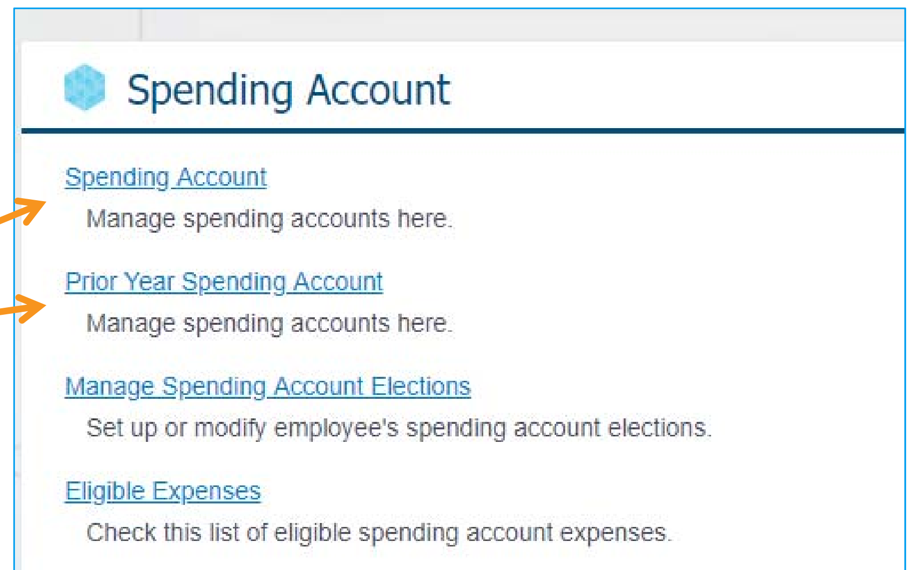
Employer Portal



Selection of “My Claims Overview” on the “Claims & Spending” fly-out will take a member to this page.

Marketing Toolkits to include Spending Accounts

Access to WCA and Acclaris if needed



Customer Experience: Customer Services

Greater Control and Ability to React

- Client setup at Independence
  - Alegeus and product management support
- HSA contribution support through customer banking team at Alegeus who work with PNC directly, on our behalf
- Other product customer support at Alegeus
  - Close coordination with client setup

- Team works directly with implementation and account teams
- Direct access to team banking team streamlines interactions
- Team has direct view into member and client setup within WCA

Customer Experience: HSA

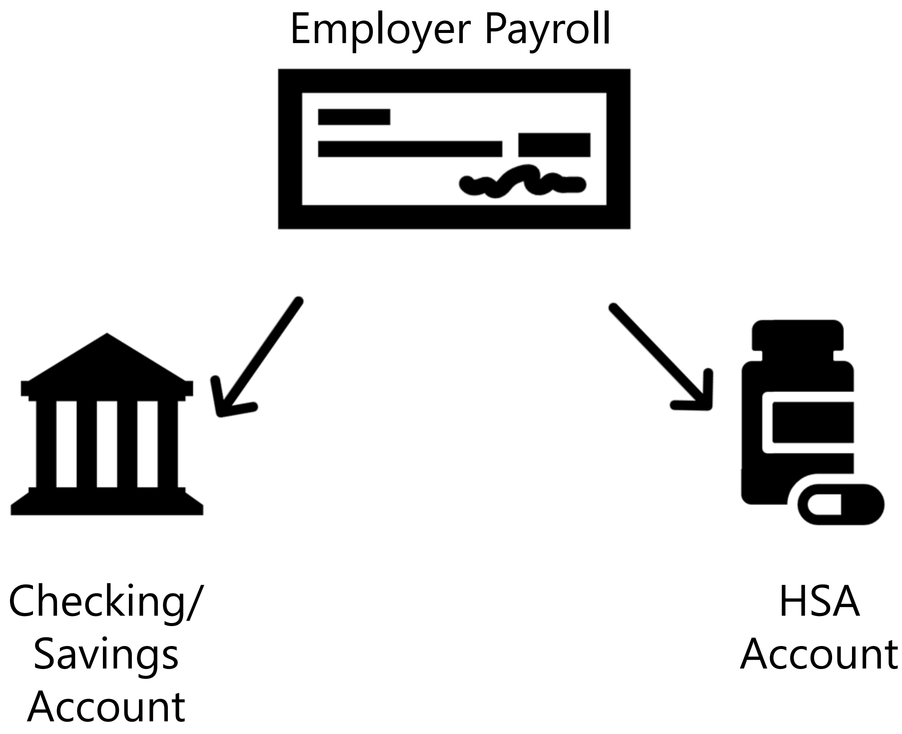
Streamlined Experience

- Faster funding into accounts
  - Before plan-year start*
- Dedicated banking support
- More contribution options including ACH direct

- Reduces pressure on employers with both employer and payroll-directed contributions
- Quick resolution to issues
- Greater flexibility makes solution more appealing across all segments

* Requires careful coordination of elections, and employer access

ACH Direct Eliminates the Need for Contribution Schedules



Spending Account Solutions: Health Savings Account

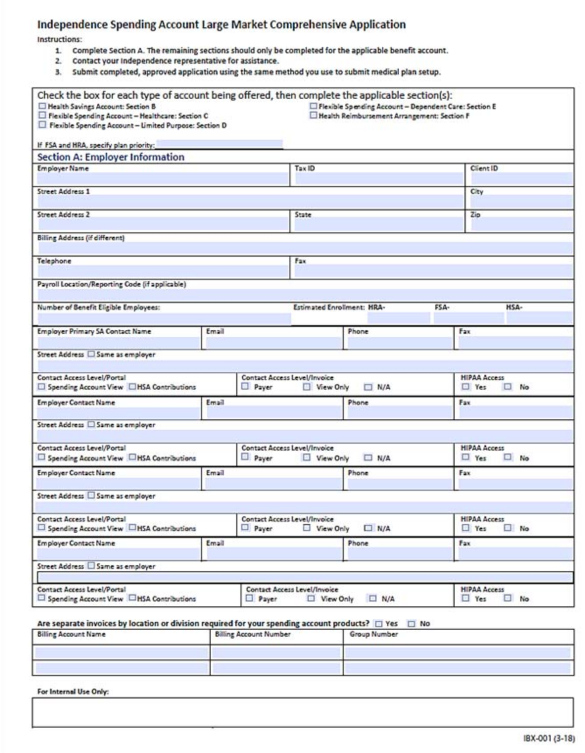
Savings for today and tomorrow

Independence

100+

Large Market Application

- One form captures all spending account setup information
  - Dense but concise
  - HRA/FSA will require product management support
  - Commuter on separate form
- Customer/broker signature required on final submission, prior to set-up
- Submitted same way as other paperwork (email, 050, 051)



Independence Spending Account Large Market Comprehensive Application

Instructions:

1. Complete Section A. The remaining sections should only be completed for the applicable benefit account.
2. Contact your Independence representative for assistance.
3. Submit completed, approved application using the same method you use to submit medical plan setup.

Check the box for each type of account being offered, then complete the applicable section(s):

- ☐ Health Savings Account: Section B
- ☐ Flexible Spending Account – Healthcare: Section C
- ☐ Flexible Spending Account – Limited Purpose: Section D
- ☐ Flexible Spending Account – Dependent Care: Section E
- ☐ Health Reimbursement Arrangement: Section F

If FSA and HRA, specify plan priority:

Section A: Employer Information

Employer Name	Tax ID	Client ID
Street Address 1		City
Street Address 2	State	Zip
Billing Address (if different)		
Telephone	Fax	
Payroll Location/Reporting Code (if applicable)		
Number of Benefit Eligible Employees:	Estimated Enrollment: HRA- FSA- HSA-	

Employer Primary SA Contact Name	Email	Phone	Fax
Street Address ☐ Same as employer			
Contact Access Level/Portal ☐ Spending Account View ☐ HSA Contributions	Contact Access Level/Invoice ☐ Payer ☐ View Only ☐ N/A	HIPAA Access ☐ Yes ☐ No	
Employer Contact Name	Email	Phone	Fax
Street Address ☐ Same as employer			
Contact Access Level/Portal ☐ Spending Account View ☐ HSA Contributions	Contact Access Level/Invoice ☐ Payer ☐ View Only ☐ N/A	HIPAA Access ☐ Yes ☐ No	
Employer Contact Name	Email	Phone	Fax
Street Address ☐ Same as employer			
Contact Access Level/Portal ☐ Spending Account View ☐ HSA Contributions	Contact Access Level/Invoice ☐ Payer ☐ View Only ☐ N/A	HIPAA Access ☐ Yes ☐ No	
Employer Contact Name	Email	Phone	Fax
Street Address ☐ Same as employer			
Contact Access Level/Portal ☐ Spending Account View ☐ HSA Contributions	Contact Access Level/Invoice ☐ Payer ☐ View Only ☐ N/A	HIPAA Access ☐ Yes ☐ No	

Are separate invoices by location or division required for your spending account products? ☐ Yes ☐ No

Billing Account Name	Billing Account Number	Group Number

For Internal Use Only:

IBX-001 (3-18)

New form, same submission process

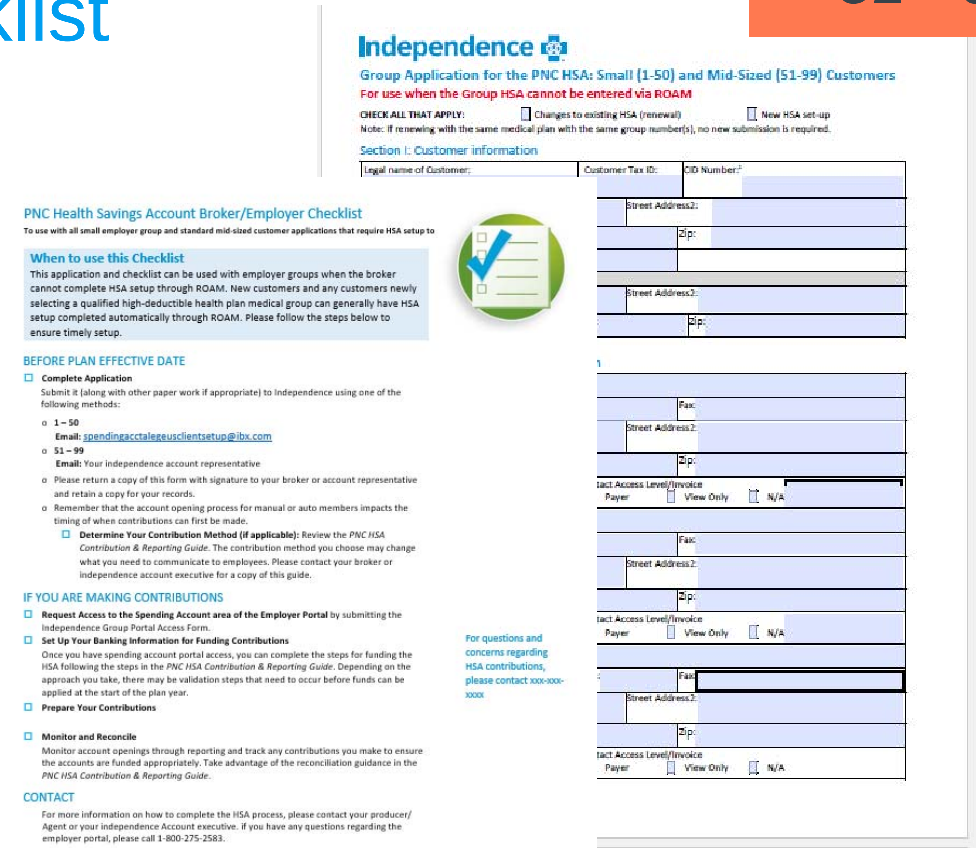
HSA Application & Checklist

Similar to Current Process

- Checklist and application are combined
- New access options pre renewal date for employers
- New contribution options
- Submitted same way as other paperwork (email)

2-50

51 - 99



Independence

Group Application for the PNC HSA: Small (1-50) and Mid-Sized (51-99) Customers

For use when the Group HSA cannot be entered via ROAM

CHECK ALL THAT APPLY: ☐ Changes to existing HSA (renewal) ☐ New HSA set-up

Note: If renewing with the same medical plan with the same group number(s), no new submission is required.

Section I: Customer information

Legal name of Customer: | Customer Tax ID: | CID Number:

Street Address2: | Zip:

PNC Health Savings Account Broker/Employer Checklist

To use with all small employer group and standard mid-sized customer applications that require HSA setup to

When to use this Checklist

This application and checklist can be used with employer groups when the broker cannot complete HSA setup through ROAM. New customers and any customers newly selecting a qualified high-deductible health plan medical group can generally have HSA setup completed automatically through ROAM. Please follow the steps below to ensure timely setup.

BEFORE PLAN EFFECTIVE DATE

- ☐ **Complete Application**
  Submit it (along with other paper work if appropriate) to Independence using one of the following methods:
  - **1 – 50**
    Email: spendingacctalegeusclientsetup@ibx.com
  - **51 – 99**
    Email: Your independence account representative
  - Please return a copy of this form with signature to your broker or account representative and retain a copy for your records.
  - Remember that the account opening process for manual or auto members impacts the timing of when contributions can first be made.
    - ☐ **Determine Your Contribution Method (if applicable):** Review the *PNC HSA Contribution & Reporting Guide*. The contribution method you choose may change what you need to communicate to employees. Please contact your broker or independence account executive for a copy of this guide.

IF YOU ARE MAKING CONTRIBUTIONS

- ☐ **Request Access to the Spending Account area of the Employer Portal** by submitting the Independence Group Portal Access Form.
- ☐ **Set Up Your Banking Information for Funding Contributions**
  Once you have spending account portal access, you can complete the steps for funding the HSA following the steps in the *PNC HSA Contribution & Reporting Guide*. Depending on the approach you take, there may be validation steps that need to occur before funds can be applied at the start of the plan year.
- ☐ **Prepare Your Contributions**
- ☐ **Monitor and Reconcile**
  Monitor account openings through reporting and track any contributions you make to ensure the accounts are funded appropriately. Take advantage of the reconciliation guidance in the *PNC HSA Contribution & Reporting Guide*.

For questions and concerns regarding HSA contributions, please contact xxx-xxx-xxxx

CONTACT

For more information on how to complete the HSA process, please contact your producer/ Agent or your independence Account executive. if you have any questions regarding the employer portal, please call 1-800-275-2583.

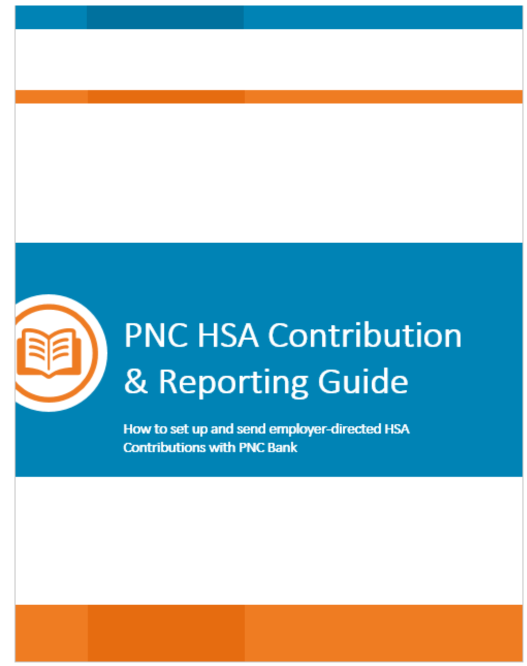
2-50

51 +

PNC HSA Contribution & Reporting Guide

Easy to follow guide for all segments

- Provides an overview and step-by-step instructions of employer-directed HSA contribution options with the PNC Bank HSA.
- Contributions to an HSA can be made by employers, employees, or a combination of both.
- Use this guide details: the process to access the HSA through the employer portal; employer funding options; employer HSA reporting; and employer HSA support resources.
- Alegeus PNC banking team available for contribution support



Materials on Sales Portal & the Employer Portal

Contributions happen faster, regardless of method!

100 +

2-99 (HRA)

Prefunding* for Claims

- For initial deployment, HRA/FSA discussions with customers should include product management
- Prefunding is built into client set up process
- Independence standard is 5% of annual election with weekly account replenishment
  - Daily and monthly offered as non-standard options, requiring product management approval

*Prefunding of HRA/FSA is a standard industry practice.

Requesting Employer Portal Access

Access for Group Admins or Brokers, acting as Group Administrators

- The ServiceNow process is the same for NEW to HSA Group Administrations
  - Use the updated ServiceNow form to request Employer Portal access

For migrating customers:

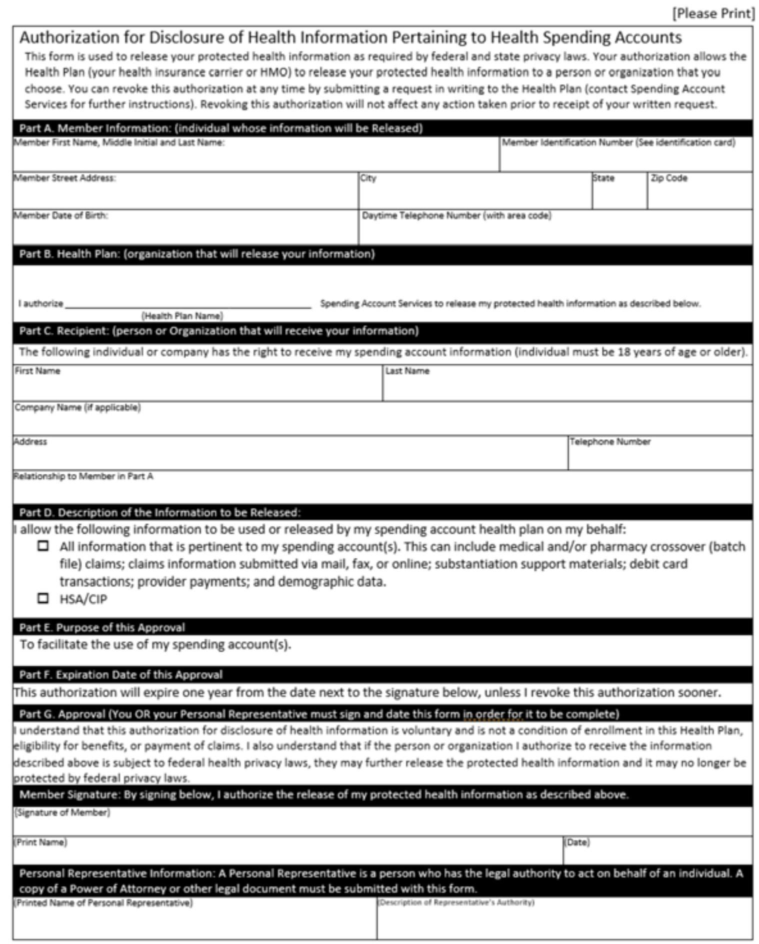
- HSA- HMHS will assign Group Administrations HSA Product to a ‘Super User’.
- HRA & FSA- Group Administrations will be assigned to a ‘Research only’ role

No additional steps or form submissions are necessary for a migrating customer group.

Broker-facing Support

Access to dedicated Service Teams

- Broker (BOR) listed on setup form will have access to resources during setup.
- Member-level broker support through Alegeus member services
  - Requires an Alegeus HIPAA Authorization Form.
  - Goal > eliminate errors so that there is a significant reduction in issues requiring broker intervention



[Please Print]

Authorization for Disclosure of Health Information Pertaining to Health Spending Accounts

This form is used to release your protected health information as required by federal and state privacy laws. Your authorization allows the Health Plan (your health insurance carrier or HMO) to release your protected health information to a person or organization that you choose. You can revoke this authorization at any time by submitting a request in writing to the Health Plan (contact Spending Account Services for further instructions). Revoking this authorization will not affect any action taken prior to receipt of your written request.

Part A. Member Information: (individual whose information will be Released)

Member First Name, Middle Initial and Last Name: | Member Identification Number (See identification card)

Member Street Address: | City | State | Zip Code

Member Date of Birth: | Daytime Telephone Number (with area code)

Part B. Health Plan: (organization that will release your information)

I authorize ______________________ Spending Account Services to release my protected health information as described below.
(Health Plan Name)

Part C. Recipient: (person or Organization that will receive your information)

The following individual or company has the right to receive my spending account information (individual must be 18 years of age or older).

First Name | Last Name

Company Name (if applicable)

Address | Telephone Number

Relationship to Member in Part A

Part D. Description of the Information to be Released:

I allow the following information to be used or released by my spending account health plan on my behalf:

- ☐ All information that is pertinent to my spending account(s). This can include medical and/or pharmacy crossover (batch file) claims; claims information submitted via mail, fax, or online; substantiation support materials; debit card transactions; provider payments; and demographic data.
- ☐ HSA/CIP

Part E. Purpose of this Approval

To facilitate the use of my spending account(s).

Part F. Expiration Date of this Approval

This authorization will expire one year from the date next to the signature below, unless I revoke this authorization sooner.

Part G. Approval (You OR your Personal Representative must sign and date this form in order for it to be complete)

I understand that this authorization for disclosure of health information is voluntary and is not a condition of enrollment in this Health Plan, eligibility for benefits, or payment of claims. I also understand that if the person or organization I authorize to receive the information described above is subject to federal health privacy laws, they may further release the protected health information and it may no longer be protected by federal privacy laws.

Member Signature: By signing below, I authorize the release of my protected health information as described above.

(Signature of Member)

(Print Name) | (Date)

Personal Representative Information: A Personal Representative is a person who has the legal authority to act on behalf of an individual. A copy of a Power of Attorney or other legal document must be submitted with this form.

(Printed Name of Personal Representative) | (Description of Representative's Authority)

51 +

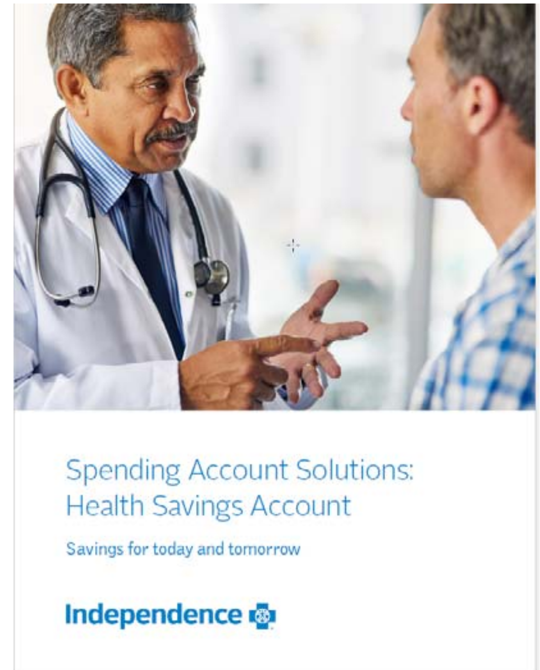
Administrative Billing

- Independence manages billing processes through e-Bill
- Independence Accounts Receivable team will be go-to contacts for employer / broker
- Shifting to billing in advance of the month
- There is no billing for 2-50 groups

Reporting

- Reporting through employer portal spending account links to WCA
  - The Prefunding Report is automated
- Reports available as needed, ad-hoc
  - Scheduling slated as future enhancement
- Reporting Guides
  - HSA reporting including in *PNC HSA Contribution & Reporting Guide*. Focuses on account openings and contributions
  - More extensive reporting guide for HRA/FSA

Materials on Sales Portal & Employer Portal



Accounts migrate upon renewal beginning on 8/1/18

HSA Notices and Activities

2 Months Before

Negative Consent Mailing 1 from Independence

Negative Consent Mailing 2 from Independence

1 Month Before

Last Opt-out Day (Postmark)

Freeze period email./ text

Welcome Letter

Renewal Date

PNC HSA Open with $s and Funds Transferred

No Investment Transactions

No Employee HSA Contributions

Customer Notification

FAQ

No Employer HSA Contributions

Spending Account Portal Outage (~10 days)

No HSA administrative contributions, spending account admin reporting

PNC on Employer Portal for Contributions

Same Admin Portal New Alegeus Link

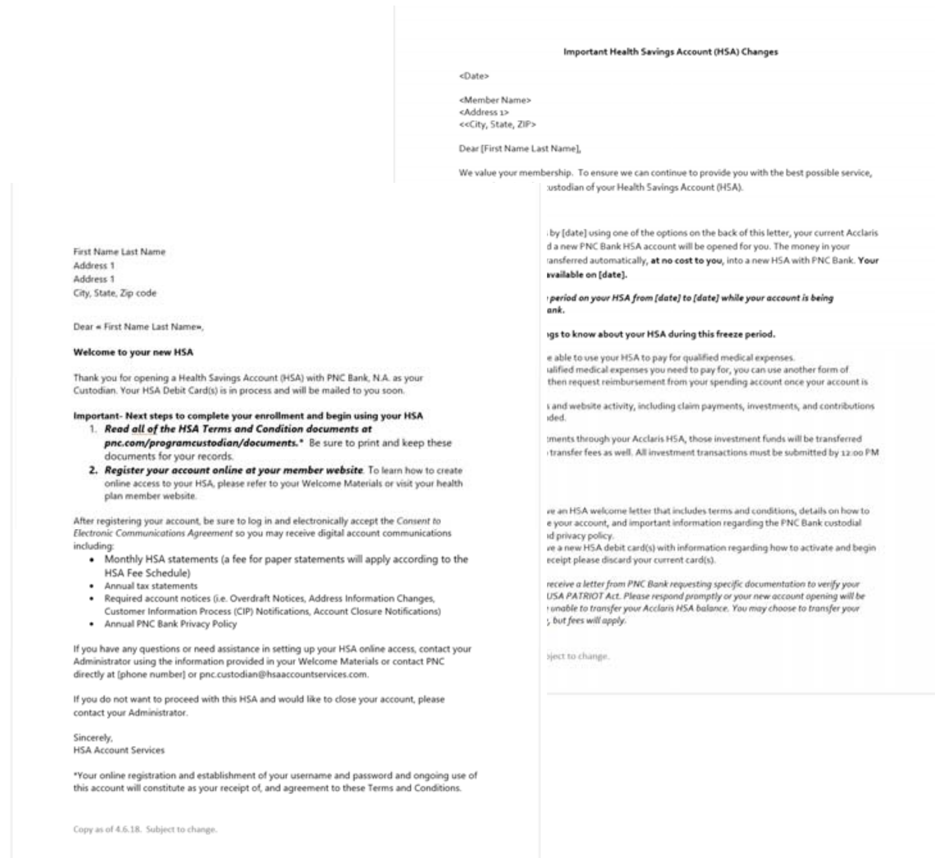
Move to front

Member and Customer Migration Communications

- Independence owned communications
  - Edge Article for Brokers
  - Employer Mailing
  - First negative consent mailing
  - Second negative consent mailing
  - Ongoing email notifications

- Welcome letter

- Debit card mailing



Important Health Savings Account (HSA) Changes

<Date>

<Member Name>
<Address 1>
<<City, State, ZIP>

Dear [First Name Last Name],

We value your membership. To ensure we can continue to provide you with the best possible service,
:ustodian of your Health Savings Account (HSA).

by [date] using one of the options on the back of this letter, your current Acclaris
d a new PNC Bank HSA account will be opened for you. The money in your
ransferred automatically, **at no cost to you**, into a new HSA with PNC Bank. **Your**
available on [date].

period on your HSA from [date] to [date] while your account is being
ank.

gs to know about your HSA during this freeze period.

e able to use your HSA to pay for qualified medical expenses.
alified medical expenses you need to pay for, you can use another form of
then request reimbursement from your spending account once your account is

and website activity, including claim payments, investments, and contributions
ded.

ments through your Acclaris HSA, those investment funds will be transferred
transfer fees as well. All investment transactions must be submitted by 12:00 PM

ve an HSA welcome letter that includes terms and conditions, details on how to
e your account, and important information regarding the PNC Bank custodial
d privacy policy.
ve a new HSA debit card(s) with information regarding how to activate and begin
eceipt please discard your current card(s).

receive a letter from PNC Bank requesting specific documentation to verify your
USA PATRIOT Act. Please respond promptly or your new account opening will be
unable to transfer your Acclaris HSA balance. You may choose to transfer your
, but fees will apply.

oject to change.

First Name Last Name
Address 1
Address 1
City, State, Zip code

Dear « First Name Last Name»,

Welcome to your new HSA

Thank you for opening a Health Savings Account (HSA) with PNC Bank, N.A. as your Custodian. Your HSA Debit Card(s) is in process and will be mailed to you soon.

Important- Next steps to complete your enrollment and begin using your HSA
1. ***Read all of the HSA Terms and Condition documents at pnc.com/programcustodian/documents.**** Be sure to print and keep these documents for your records.
2. ***Register your account online at your member website***. To learn how to create online access to your HSA, please refer to your Welcome Materials or visit your health plan member website.

After registering your account, be sure to log in and electronically accept the *Consent to Electronic Communications Agreement* so you may receive digital account communications including:
- Monthly HSA statements (a fee for paper statements will apply according to the HSA Fee Schedule)
- Annual tax statements
- Required account notices (i.e. Overdraft Notices, Address Information Changes, Customer Information Process (CIP) Notifications, Account Closure Notifications)
- Annual PNC Bank Privacy Policy

If you have any questions or need assistance in setting up your HSA online access, contact your Administrator using the information provided in your Welcome Materials or contact PNC directly at [phone number] or pnc.custodian@hsaaccountservices.com.

If you do not want to proceed with this HSA and would like to close your account, please contact your Administrator.

Sincerely,
HSA Account Services

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

Copy as of 4.6.18. Subject to change.

Negative Consent Form

Migrating Account Holders

Notifies member:

- Of change to bank custodian
- That OLD Acclaris HSA will be closed and the funds and investments (if applicable) will be transferred to a new PNC Bank HSA
- Of freeze timeframe for account
- Options to not move funds
- Actions that will take place due to non-response

If you do not want to move your Acclaris, Inc. HSA funds to PNC Bank, you need to notify us by using one of the of the two options below.

Decline the Transfer to PNC and keep your account at Acclaris

1. Download and complete the *Transfer Decline form* located in the Resource Center at [carrier brand website].
2. Mail the completed document on or before **[Acclaris notification deadline].**

There is no fee for this transfer. Acclaris will move your account balance to an individual HSA and send you a new debit card and welcome kit. If you choose this option, please note that Acclaris has recently changed their name to Via Benefits, and all information you receive from Acclaris will use the Via Benefits name.

Move your HSA account to a custodian of your choice

1. Download and complete the *Trustee-to-Trustee Transfer Out form* located in the Resource Center at [carrier brand website].

leadline].

iew custodian will be
e of any applicable fees, and

investments will
about the custodial changes
ment or contact your
lan member ID card.

ish to consult your tax or

Important Health Savings Account (HSA) Changes

<Date>

<Member Name>
<Address 1>
<<City, State, ZIP>

Dear [First Name Last Name],

We value your membership. To ensure we can continue to provide you with the best possible service, we are changing the custodian of your Health Savings Account (HSA).

What is changing

Unless you contact Acclaris, Inc. by [Acclaris notification date] using one of the options on the back of this letter, your current Acclaris HSA will be closed and the funds and investments (if applicable) will be transferred to a new PNC Bank HSA account that we open for you, **at no cost to you. Your new account will be available on [plan start date].**

There will be a freeze period on your HSA from [date] to [date] while your account is being transferred to PNC Bank.

Three important things to know about your HSA during this freeze period.

1. You will not be able to use your HSA to pay for qualified medical expenses.
2. If you have qualified medical expenses you need to pay for, you can use another form of payment and then request reimbursement from your spending account once your account is available.
3. All debit cards and website activity, including claim payments, investments, and contributions will be suspended.

If you also have investments through your Acclaris HSA, those investment funds will be transferred automatically with no transfer fees as well. All investment transactions must be submitted by 12:00 noon on **[investment blackout start].**

Next Steps

1. You will receive an HSA welcome letter that includes terms and conditions, details on how to access and use your account, and important information regarding the PNC Bank custodial agreement and privacy policy.
2. You will receive a new HSA debit card(s) with information regarding how to activate and begin using. Upon receipt please discard your current card(s).

Please note: You may receive a letter from PNC Bank requesting specific documentation to verify your identity as part of the USA PATRIOT Act. Please respond promptly or your new account opening will be delayed and we will be unable to transfer your Acclaris HSA balance. You may choose to transfer your balance at a later date, but fees will apply.

Copy as of 4.6.18. Subject to change.