

NOVEMBER 20, 2018

NAME
ADDRESS
ADDRESS

DEAR NAME:

Thank you for your recent participation in HealthFlex Annual Election. Our records indicate that you selected the **PLAN**. This plan includes a Health Savings Account (HSA). *Our information indicates that you are approaching age 65 or are already 65.* Individuals enrolled in Medicare (even Medicare Part A, as a result of taking Social Security benefits) are not eligible to contribute to an HSA. If you are not currently enrolled in Medicare, you may still be eligible to contribute to an HSA. If you are planning to enroll in Medicare mid-year, you may still be eligible to contribute up to a prorated amount of the IRS maximum to an HSA. Please review the enclosed document about HSAs and approaching Medicare eligibility.

If you are not eligible to contribute to an HSA and wish to change your 2019 plan election, please contact Businessolver at **1-844-688-1375** by **November 29** to ensure enrollment in a correct replacement plan as of January 1.

Thank you for your attention.

Sincerely,

The HealthFlex Team
Wespath Benefits and Investments