

NOVEMBER 16, 2018

NAME  
ADDRESS  
ADDRESS

DEAR NAME:

Thank you for your recent participation in HealthFlex Annual Election. Our records indicate that you selected the **PLAN** with a Health Savings Account (HSA). Our records indicate that you either waived participation in the HSA or that you did not accept the Bank of New York (BNY) Mellon terms and conditions (enclosed) to allow Wespath to open an HSA on your behalf. Therefore, we are unable to open an HSA for you based on the current information we have.

If you wish to have Wespath open an HSA with BNY Mellon on your behalf, please contact Businessolver at **1-844-688-1375** to confirm that you would like an HSA and you “accept” the terms and conditions. If you contact us by **November 29**, we will be able to open your HSA by January 1, 2019 and funds will be available on January 1, 2019. If we receive or process your request after November 29 and prior to January 1, we will open your HSA. However, the effective date, and the date the funds are deposited into your HSA, may be after January 1.

If you enrolled in an HSA plan in error, please contact us as soon as possible to request an exception and enroll in a new plan. Contact us by January 1, in order to change your benefit elections.

*If you do not contact us, you will remain in the HSA plan and we will not open an HSA for you. This means that you will not be able to make personal contributions to an HSA through HealthFlex or your employer. This also means you will not receive the HSA contribution included in the plan premium. You will receive any excess Premium Credit ( if applicable) in a Health Reimbursement Account instead of a Health Savings Account (HSA).*

If you intended to waive the HSA because you are not eligible to contribute to an HSA, no action is required.

Thank you for your attention.

Sincerely,

The HealthFlex Team  
Wespath Benefits and Investments