

FREQUENTLY ASKED QUESTIONS

First Interstate Bank/HealthEquity HSA transition

More information

Learn more about HealthEquity and review the key dates at:

[HealthEquity.com/
FIB/Members](http://HealthEquity.com/FIB/Members)

Welcome to HealthEquity

You may have questions regarding the upcoming events related to your health savings account (HSA) and we're here to help you every step of the way. We've compiled a list of frequently asked questions that you may be wondering about.

Who is HealthEquity?

HealthEquity was established in 2002 with an aim to transform health care and help Americans better save and spend their health care dollars and serves over 2.8 million Americans. To learn more about HealthEquity, visit www.HealthEquity.com.

Will my account automatically be transferred?

Your account will automatically be transferred unless you choose to close your account prior to September, 27, 2017.

Will my transaction history be transferred to HealthEquity?

All transactions made in 2017 will be transferred to your HealthEquity member portal. If you wish to review history prior to 2017, you will continue to have access to your First Interstate Bank account until September, 28, 2017.

Will my current card stop working?

Yes. In order for HSA balances to be transferred, your current HSA card will be deactivated on Friday, September 22, 2017.

Will I receive a new debit card?

Yes. A HealthEquity® Visa® Health Account Card¹ will arrive in account holder's name by mid-September. You will receive a welcome kit with your new debit card and information about how to access your personalized member portal.

Can I withdrawal cash at an ATM?

No. HealthEquity offers free online reimbursements into your personal checking/savings account.

HealthEquity

15 W. Scenic Pointe Drive, Ste. 100
Draper, UT 84020 | www.HealthEquity.com

¹ This card is issued by The Bancorp Bank, pursuant to a license from 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.

Will my HealthEquity card function the same as my previous card?

No. Our card helps you stay in compliance with IRS rules and can be used at health-related merchants and vendors to pay for your eligible health expenses. Even if you accidentally try to use your HSA card for a tank of gas, or movie tickets, your HealthEquity debit card won't let you make that mistake. Your card knows that the money in your account is meant to be used for eligible expenses like: purchasing prescriptions, making co-pays, paying for an urgent care situation or visiting the dentist.

When will my balance be moved from First Interstate Bank to HealthEquity?

Your HSA funds will be available on your new debit card on Friday, September 29, 2017.

Will I receive checks from HealthEquity?

No. HealthEquity offers free online bill pay through the HealthEquity member portal.

Who do I contact with questions about my account?

HealthEquity is available at 844.280.4330 every hour of every day and we're here to help you through the transfer. We can help you access your account, answer questions about your debit card, log onto your personalized member portal and answer general account questions.

Will my 2017 tax forms be provided by First Interstate Bank or HealthEquity?

You should expect to receive tax forms from HealthEquity for 2017. You will receive both 1099-SA and 5498-SA forms.

What happens next?

To view a full timeline of upcoming events, visit www.HealthEquity.com/FIB/Members.

Will I be charged a fee for paper statements?

There will be no fees for paper statements for the first three months after the transition. After the three months, you will begin to be charged a fee if you choose not to elect electronic statements.

What do I do if I need to review information from my First Interstate Bank account after the transition to HealthEquity?

You will continue to have access to your First Interstate Bank account until September 28, 2017. You will be able to access all of your 2017 transactions in your HealthEquity member portal..



Call us anytime

Our account mentors are available every hour of every day to answer your questions.

844.280.4330