

FREQUENTLY ASKED QUESTIONS

M&T Bank/HealthEquity HSA transition

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 million members. 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 March 2, 2016. Instructions to close your account will be sent to you in a letter from M&T Bank in January.

Will my transaction history be transferred to HealthEquity?

You will continue to have access to your transaction history at M&T Bank until May 1, 2016. This will include all transactions through March 4, 2016. Any transactions after that date will be available on the HealthEquity member portal.

Will my current card stop working?

Yes. In order for HSA balances to be transferred, your current HSA card will be deactivated on March 4, 2016.

Will I receive a new debit card?

Yes. A HealthEquity® Visa® Health Account Card* will arrive in the account holder's name by the end of February. You will receive a welcome kit with your new debit card and information about how to access your personalized member portal.

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.

More Information

Learn more about HealthEquity and review the key dates at:

<http://healthequity.com/mtbank/members>



HealthEquity®

Building Health Savings™

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15 West Scenic Pointe Drive, Suite 100
Draper, UT 84020

*This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

Nothing in this communication is intended as legal, tax, financial, or medical advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as the expenses are tax qualified medical expenses.

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Can I withdrawal cash at an ATM?

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

When will my balance be moved from M&T Bank to HealthEquity?

Your HSA funds will be available on your new debit card on March 12, 2016.

Will I receive checks from HealthEquity?

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

When should I stop writing M&T Bank checks?

All transactions, including checks written from your M&T HSA, will be discontinued on **March 4, 2016**.

HealthEquity offers free online bill pay and EFT reimbursement, in addition to your HSA card as an alternative payment methods. *Please discontinue writing checks immediately and make alternative payment arrangements if your check will not clear by **March 4, 2016**.*

Who do I contact with questions about my account?

HealthEquity is available at 877.774.2123 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 tax forms be provided by M&T Bank or HealthEquity?

2015 tax forms

You will receive your applicable tax forms from M&T Bank for the 2015 tax year. If you make contributions for the 2015 tax year after March 4, 2016, you should expect to receive a 5498-SA form from HealthEquity. **The 5498-SA form will be sent by May 31, 2016 as required by the IRS and is not needed to file taxes.**

2016 tax forms arriving in 2017

You should expect to receive any required 2016 tax forms from both M&T Bank and HealthEquity.

What happens next?

To view a full timeline of upcoming events, visit <http://healthequity.com/mtbank/members>.

HealthEquity is available every hour of every day to answer your questions.

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