



Date: January 19, 2018
Market: All

Consumer Directed Health Care (CDH) Fact Sheet

CareFirst to Enhance BlueFund Products and Blue Rewards Incentive Cards in 2018

To provide one consistent high-quality experience for all our accounts and members, CareFirst BlueCross BlueShield and CareFirst BlueChoice (CareFirst) will partner with a single new vendor to administer all of our CDH BlueFund plans and Blue Rewards incentive cards. This will enable us to enrich our CDH products, including, Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs) and Flexible Spending Accounts (FSAs), and improve the administration of our Blue Rewards incentive cards. This partnership will help us better engage our accounts and members in their health care and enhance the overall customer experience. Accounts and members will have access to:

- A dedicated CDH and Blue Rewards incentive card support line with representatives specifically trained on our products so they can offer personalized assistance
- Onsite account management and sales support at CareFirst
- High auto-substantiation rate for HRAs and FSAs and health incentive cards

The new partner is Further™, formerly SelectAccount®.

All current and new business, inclusive of all market segments, will migrate to Further in 2018.

Overall implementation timeline

- **First and second quarter 2018**
 - Training will be available for trainers, operations, sales, groups and brokers.
- **April 1, 2018 (all Facets and Blue Rewards incentive card administration)**
 - All BlueFund CDH (HRA/HSA) on Facets (Consumer Direct members, Small and Mid-groups and some Large Groups) will transition from BenefitWallet¹ to Further.
 - Blue Rewards incentive card administration for all segments will transition from BenefitWallet.
 - Any new Facets or NASCO business will be administered by Further effective April 1.
- **July 1, 2018 (NASCO)**
 - All NASCO large group business will transition from ConnectYourCare² to Further.
- **Please note:** all CDH members and/or groups have the option to maintain their CDH accounts with their current vendor (BenefitWallet or ConnectYourCare) or move their account to Further.

How this will impact groups and members transitioning April 1, and then July 1

- Any new groups or members who enroll on or after April 1, 2018 may receive information from Further that is CareFirst-branded. When required by law, certain communications will be branded solely by Further.
- Current Consumer Direct members who have an HSA with BenefitWallet will be notified of this change, and if they choose to transition to Further, they will receive a new CareFirst-branded debit card.
- CDH members will receive additional information about BlueFund because they are not familiar with that program today.
- Prior to transitioning to Further, groups may be asked to provide or update their bank and payroll information to contribute funds to their employees' accounts.
- As of April 1, 2018, any newly earned Blue Rewards incentive cards will be sent from Further and will be CareFirst-branded.
- Current group members who earned Blue Rewards and have a remaining balance will receive a new Visa® incentive card.
- Current group and Consumer Direct members who transition to a Further account after April 1, 2018 will still single sign on (SSO) to their BlueFund or Blue Rewards incentive card accounts via *My Account* on the CareFirst website. They will be directed to a new secure website hosted by Further and branded CareFirst.
- If members have questions about their HSA, HRA, FSA and/or Blue Rewards incentive card(s), they should call the designated customer service number, which will soon be available.
- Further will handle Tier 1 customer service inquiries and will answer the customer service number as CareFirst.

Please look for more information about the transition, product offerings, and about our new partner, Further, in the coming weeks/months.

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