

Coming Soon: A New Administrator for Your Spending Accounts

Transitioning from HealthEquity to MyChoice Accounts, sponsored by Businessolver

We are making it easier than ever to manage your Flexible Spending Accounts (FSAs) and Commuter Benefits, with additional support and cutting-edge tools available throughout the year.

The following information focuses on the transition from HealthEquity to MyChoice Accounts.

Watch your home mailbox and email inbox for more information. The debit card you receive in December can be used for all the tax-advantaged accounts you are participating in for 2026 (e.g., Health Savings Account*, FSAs and Commuter Benefits).

If you have any questions, call the **HealthyME Benefits Center** at **866-959-3545**, Monday through Friday, 8:00 am to 8:00 pm ET.

IMPORTANT REMINDER!

You must enroll in Healthcare or Dependent Care FSAs during this year's Annual Open Enrollment from November 10 to 24 to participate in 2026. Per IRS rules, your current contributions will not carry over.

Dependent Care FSA Transition Highlights

	Your 2025 Dependent Care FSA	Your 2026 Dependent Care FSA
Administrator	HealthEquity administers your 2025 Dependent Care FSA (if you are enrolled)	Starting January 1, 2026: MyChoice Accounts will administer your 2026 Dependent Care FSA (if you enroll)
To access your account	Through March 31, 2026: Continue to visit the HealthEquity website or mobile app to view your 2025 account balance, upload receipts and submit claims	Starting January 1, 2026: Visit HealthyMEBenefits.com and click "Enroll Now or View Current Coverage" in the upper-right corner and download the MyChoice Accounts mobile app to log into your account, where you can view your balance, upload receipts and submit claims
To pay for eligible expenses	<ul style="list-style-type: none">December 31, 2025: This is the deadline to incur eligible 2025 dependent care expenses; you will continue to pay your expenses and submit claims for reimbursement; your HealthEquity debit card cannot be used after this dateMarch 31, 2026: This is the deadline to submit eligible expenses incurred in 2025 to HealthEquity for reimbursement; any amounts not claimed will be forfeited	<ul style="list-style-type: none">December 2025: You will receive a MyChoice Accounts debit card mailed to your homeStarting January 1, 2026: Use your debit card to pay eligible dependent care expenses incurred on or after January 1, 2026; eligible amounts will be deducted from your 2026 accountYou can also submit your 2026 eligible expenses for reimbursement by visiting HealthyMEBenefits.com and clicking "Enroll Now or View Current Coverage" in the upper-right corner or downloading the MyChoice Accounts mobile app

*Please refer to your benefits guide on HealthyMEBenefits.com beginning November 10 for your available 2026 benefits offerings.

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Healthcare FSA Transition Highlights

	Your 2025 Healthcare FSA	Your 2026 Healthcare or Limited Purpose FSA
Administrator	HealthEquity administers your 2025 Healthcare FSA (if you are enrolled)	Starting January 1, 2026: MyChoice Accounts will administer your 2026 Healthcare or Limited Purpose FSA (if you enroll)
To access your account	Through March 31, 2026: Continue to visit the HealthEquity website or mobile app to view your 2025 account balance, upload receipts and submit claims	Starting January 1, 2026: Visit HealthyMEBenefits.com and click "Enroll Now or View Current Coverage" in the upper-right corner and download the MyChoice Accounts mobile app to log into your account, where you can view your balance, upload receipts and submit claims
To pay for eligible expenses	<ul style="list-style-type: none"> December 31, 2025: This is the last day you can use your HealthEquity debit card January 1, 2026: Your HealthEquity debit card will be turned off March 15, 2026: This is the deadline to incur eligible expenses against any remaining balance in your 2025 Healthcare FSA; you will have to pay these expenses and submit a claim for reimbursement April 30, 2026: This is the deadline to submit eligible expenses incurred by March 15, 2026, to HealthEquity for reimbursement; any amounts not claimed will be forfeited 	<ul style="list-style-type: none"> December 2025: You will receive a MyChoice Accounts debit card mailed to your home From January 1 through March 15, 2026: We encourage you to exhaust any remaining balance in your 2025 account for expenses you incur in this time frame by submitting claims for reimbursement to HealthEquity, before using your new MyChoice Accounts debit card Once your 2025 balance is exhausted or starting March 16, 2026 (whichever comes first): Use your MyChoice Accounts debit card to pay for eligible 2026 expenses You can also submit your 2026 eligible expenses for reimbursement by visiting HealthyMEBenefits.com and clicking "Enroll Now or View Current Coverage" in the upper-right corner or downloading the MyChoice Accounts mobile app
! Important reminders	Need ideas to spend your 2025 Healthcare FSA balance? Consider prescription sunglasses or covered over-the-counter products, including first aid, acne treatments, sunscreen, menstrual products and more. Visit fsastore.com to purchase eligible items.	If you are participating in a Healthcare FSA in 2025 and enroll in the new High Deductible Health Plan with HSA for 2026, you must spend your total FSA balance prior to January 1 . If you do not, your HSA contributions will not begin until April 1 , including the amount the company is contributing. Due to IRS rules, you cannot use an FSA and an HSA at the same time.