



EMPLOYER GUIDE

HEALTH SAVINGS ACCOUNT

(HSA)

# TABLE OF CONTENTS

## Welcome

Advantages of the BlueFund HSA .....	3
Getting started .....	3
Information for your employees.....	3

## Plan Selection and Enrollment

Select your HSA plan .....	4
Choose your contribution method .....	5
Review your plan information .....	5

## Online Access and Support for You

Managing online access to your BlueFund HSA.....	6
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## Online Access for Your Employees

Education and communication .....	7
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## HSA Plan Limits ..... 8

## Holiday Schedule..... 9

# WELCOME

Welcome to BlueFund! CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively, “CareFirst”) have partnered with Further<sup>SM</sup> to offer a health savings account (HSA). Further is one of the largest and most trusted HSA administration partners in the nation. CareFirst BlueFund health plans aim to make paying for healthcare easier for you and your employees.

## Advantages of the BlueFund HSA

A BlueFund HSA plan is easy to implement and offers valuable benefits, including:

- **Extra savings**—An HSA allows employees to save on medical expenses tax-free, while employers save money with reduced payroll taxes.
- **Enhanced benefits package**—Benefit plans that include HSAs can help you attract and retain employees, as they are tax-advantaged accounts that can help with retirement planning.
- **Outstanding support**—You and your employees have access to excellent customer service support to ensure everyone gets the most out of their BlueFund HSA.

## Getting started

You'll need to make some decisions about setting up your HSA. Further will send you an email with a plan design guide. Use the plan design guide to record your elected plan options, contact information, contribution method and banking information. This employer guide will help explain your options so you can complete the plan design guide and return it to Further at [carefirstsales@hellofurther.com](mailto:carefirstsales@hellofurther.com).

Once your plan is set up, you'll receive a welcome email with information about how to access and manage your account online, including:

- How to make contributions
- How to review plan information
- An overview of available reports

## Information for your employees

Once Further processes your plan design guide, it will take up to two weeks for your employees to receive their welcome kits and debit cards (if applicable). The employee welcome kit includes information about how to manage their BlueFund HSA at [carefirst.com/myaccount](https://carefirst.com/myaccount). No action is required by your employees to open the account.

**Please note:** Any delay sending the completed plan design guide or other documents to Further will delay your employees' receipt of their information.

## We're here for you

If you have questions, email us at [carefirstadvocate@hellofurther.com](mailto:carefirstadvocate@hellofurther.com) or call BlueFund Customer Service at 866-758-6119, Monday-Friday, 9 a.m.–6 p.m. ET.

# PLAN SELECTION AND ENROLLMENT

## Select your HSA plan

The first step in completing the plan design guide is selecting the BlueFund HSA option that's right for your company. You may choose one of two options: Value (non-FDIC) and Select (FDIC).

Each account features:

- No fees for opening or closing accounts
- Online and paper account documents and tax statements
- No over-contribution fees
- Debit card with free replacements
- ACH or check contributions/withdrawals

Both plans have investment options, but only Select is FDIC insured. Further is certified as a non-bank trustee by the IRS.

On average, employees' HSA investment accounts have a balance of

**\$15,092**

—a clear indication of why HSAs are a great employee retention tool.<sup>1</sup>

Plan Feature	Value (Non-FDIC)	Select (FDIC)
Interest rates	Higher rates	Lower rates
Investment options	Available	Available
FDIC insured	No, but Further is certified as a non-bank trustee by the IRS, which is similar to 401k and IRA administrators whose funds are not usually FDIC insured.	Yes
Deposit insured	No	Deposit insured up to \$250,000

<sup>1</sup> Devenir Research 2016 Midyear HSA Market Statistics & Trends Executive Summary—released 8/16/2016. [www.devenir.com/devenirWP/wp-content/uploads/2016-Midyear-Devenir-HSA-Market-Research-Report-Executive-Summary.pdf](http://www.devenir.com/devenirWP/wp-content/uploads/2016-Midyear-Devenir-HSA-Market-Research-Report-Executive-Summary.pdf)

## Choose your contribution method

Submitting payroll and contribution method information is easy. There are three options to choose from:

1. **Schedule your contributions from the CareFirst employer portal.** Log in to [employer.carefirst.com](https://employer.carefirst.com) and select from two options:
  - ☐ **Schedule an ACH pull.** With this option, Further will initiate a secure electronic transfer from your company's bank account to the designated employee's HSA account.
  - ☐ **Create and securely upload a contribution file directly into Further's system.** This data is then used to generate a secure ACH pull transaction.
2. **Secure file transfer with ACH pull.** This option allows a group to create and upload a contribution file to a secure site. An ACH pull will not be initiated unless a contribution file is received. Further will ask for information needed to set up this contribution method.
3. **Direct deposit/ACH push.** An ACH push is a customer-initiated transaction for an electronic transfer of funds. Further will ask for information needed to set up the direct deposit/ACH push option. Employees can also elect to use this method for additional individual contributions. You must initiate account funding through the standard electronic file format before each ACH transaction can occur (this is required if the electronic file option is selected).

## Keep in mind

If you select contribution method 1 or 2 when completing the plan design guide, you must provide authorization to charge your bank account and banking information such as your bank name, account number, routing number and account type. This can be done directly on the plan design guide, and any future changes can be completed online through the CareFirst employer portal.

## Review your plan information

Once your plan information is available on the employer portal, please check it for plan accuracy and account types by clicking on the *Products* link found under the *Group* tab. If you have any questions, please contact BlueFund Customer Service at 866-758-6119, Monday–Friday from 9 a.m.–6 p.m. ET or email us at [carefirstadvocate@hellofurther.com](mailto:carefirstadvocate@hellofurther.com).

# ONLINE ACCESS AND SUPPORT FOR YOU

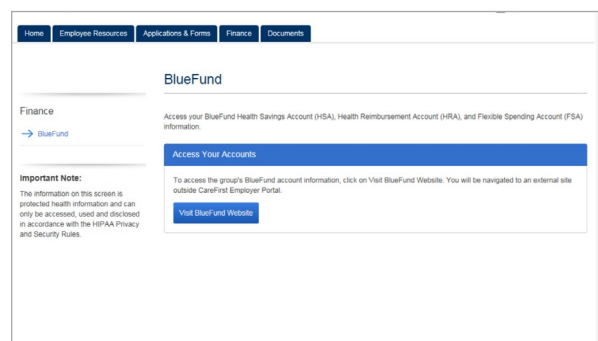
To manage your company's HSA account, visit CareFirst's employer portal at **employer.carefirst.com**. Here you'll get instant access to your account information and complete transactions online.

## How to access your BlueFund account

- Log in to the CareFirst employer portal at **employer.carefirst.com**
- Click on the *Finance* tab, then click *BlueFund*
- Click *Visit BlueFund Website*
- Click *Sign In/Register* at the top of the screen
- Click *Employers*
- Click *Register* near the bottom of the page
- Follow the screen prompts

### Once registered, you can:

- Manage your group profile
- View statistics on electronic claims and payments
- Access a full list of active members
- Assign and manage contacts—individuals within your organization with authority to access information about your accounts
- Submit contributions
- Run, download and print custom reports:
  - **Participant activity reports**—Summary and detailed reporting of all participants with account summary information
  - **HSA contribution reports**—Contributions by member, date and tax year
  - **HSA account number reports**—Account numbers required for an ACH push contribution



## Managing online access to your BlueFund HSA

Initial access to your BlueFund HSA administration account is provided to your group administrator and firm executive, if applicable. You'll need to grant BlueFund permissions to any other individuals who may need it by updating their user profiles on the CareFirst employer portal.

Users may be given either *BlueFund Read Only* or *BlueFund Edit* access.



# ONLINE ACCESS FOR YOUR EMPLOYEES

Your enrolled employees get so much more than a spending account with their CareFirst BlueFund HSA. They'll have access to tools and resources to help them make smart healthcare spending decisions. They can access their BlueFund HSA information by logging in to CareFirst's member portal at **[carefirst.com/myaccount](https://carefirst.com/myaccount)**.

## Once registered, employees can:

- View account balance and transactions
- Make withdrawals from their HSA account
- Make contributions to their HSA account
- Create and view a customized online statement
- Enroll in direct deposit
- Upload documents and receipts for reimbursement claims and tax preparation
- Request additional or replacement debit cards
- Make online payments to providers

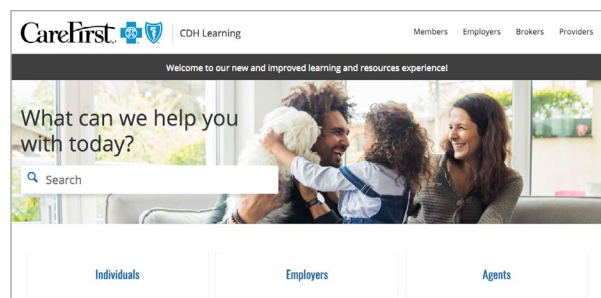
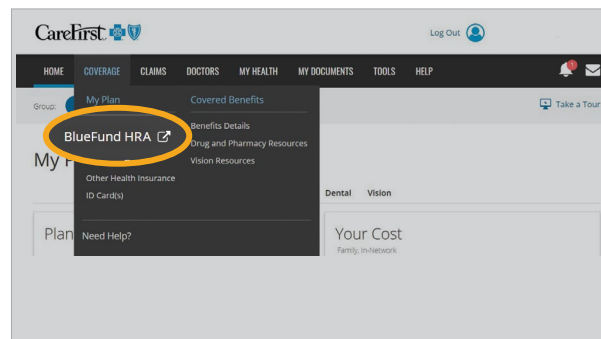
The following account access instructions will be included in their welcome kit:

- Log in to **[carefirst.com/myaccount](https://carefirst.com/myaccount)**
- Enter the username and password
- Select the *My Coverage* tab
- Click on *BlueFund HSA* and follow the prompts directed to the Further HSA administration portal

## Education and communication

CareFirst and Further collaborated to launch a dedicated website with educational materials for you and your employees. It can be found at **[carefirst.learn.helloofurther.com](https://carefirst.learn.helloofurther.com)** or by logging in to your BlueFund account and clicking the *Learn* icon in the employer portal.

Further will communicate directly with members, providing information about account statements, tax forms and use of the HSA. Periodically, employers will receive emails about important information and product features.



# HSA PLAN LIMITS

The chart below lists the contribution limits, minimum deductibles and maximum out-of-pocket amounts.

As a reminder, HSA owners are responsible for ensuring they do not contribute more than allowed under Internal Revenue Service (IRS) rules. As the HSA custodian, it's Further's responsibility to make sure contributions do not exceed the statutory maximum contribution. This includes funding from all sources (employee payroll, employer payroll contributions and member contributions made outside of payroll).

HSA Plans			
Contribution Limits	2024	2025	Change
Individual	\$4,150	\$4,300	+\$150
Family	\$8,300	\$8,550	+\$250
55+ catchup contributions	\$1,000	\$1,000	No change
Minimum Deductible			
Individual	\$1,600	\$1,650	+\$50
Individual as part of a family*	\$3,200	\$3,300	+\$100
Family	\$3,200	\$3,300	+\$100
Out-of-Pocket Maximum			
Individual	\$8,050	\$8,300	+\$250
Individual as part of a family**	\$9,450	\$9,200	-\$200
Family	\$16,100	\$16,600	+\$500

\* No individual as part of a family plan can receive full benefits in an HSA plan until the minimum deductible amount for the family plan has been met.

\*\* No individual may pay more out of pocket than the individual maximum amount set by the federal government each year.



# HOLIDAY SCHEDULE

Please be aware of upcoming bank and market holidays that could affect transactions.

- Payroll will not post on a bank holiday.
- Investment transactions will not post on market holidays.
- BlueFund Customer Service is not available on Further's corporate holidays.

Holiday	Further Holiday	Bank Holiday	Market Holiday
New Year's Day	X	X	X
Martin Luther King Jr. Day	X	X	X
Presidents' Day	X	X	
Good Friday			X
Easter Sunday	X		
Mother's Day	X		
Memorial Day	X	X	X
Memorial Day Weekend	X		
Father's Day	X		
Juneteenth	X	X	X
Independence Day	X	X	X
Labor Day Weekend	X		
Labor Day	X	X	
Columbus Day		X	
Veterans Day	X	X	
Thanksgiving Day	X	X	X
Day after Thanksgiving	X		Market closes at 2 p.m. ET
Weekend after Thanksgiving	X		
Christmas Eve	X		Market closes at 2 p.m. ET
Christmas Day	X	X	X
New Year's Eve	X		Market closes at 2 p.m. ET

# Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 8/5/19)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
  - ☐ Qualified sign language interpreters
  - ☐ Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - ☐ Qualified interpreters
  - ☐ Information written in other languages

**If you need these services, please call 855-258-6518.**

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

**To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.**

## Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address	P.O. Box 8894 Baltimore, Maryland 21224
Email Address	<a href="mailto:civilrightscoordinator@carefirst.com">civilrightscoordinator@carefirst.com</a>
Telephone Number	410-528-7820
Fax Number	410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). The Blue Cross® and Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

## Foreign Language Assistance

*Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.*

*አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ከፍተኛ በቋንቋዎ አገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።*

*Èdè Yorùbá (Yoruba) Ìtètíléko: Àkíyèsí yìí ní iwífún nípa isẹ adójútòfò rẹ. Ó le ní àwọn déètì pàtó o sì le ní láti gbé ìgbésẹ ní àwọn ojú gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ lófèfè. Àwọn omọ-egbé gbòdò pe nóm̀bà fò̀dùn tò wà lẹ̀yìn káàdì ìdánimò wọn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasẹ̀ ìjíròrò títí a ó fí sọ fún ọ láti tẹ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ a ó sì sọ ọ pọ̀ mọ̀ ògbufò kan.*

*Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.*

*Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawang ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikonekta ka sa isang interpreter.*

*Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.*

*Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.*

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsɔ̀-wùdù (Bassa) Tò Dùù Cáó! Bǝ nìà kɛ bá nyo bǝ kɛ m̃ gbo kpá bó nì fùà-fúá-tiĩn nyɛɛ jè dyí. Bǝ nìà kɛ bédé wé jéé bǝ bǝ m̃ kɛ dɛ wa mó m̃ kɛ nyuɛɛ nyu hwè bǝ wé bǝa kɛ zi. ɔ̀ m̃ nì kpé bǝ m̃ kɛ bǝ nìà kɛ kɛ gbo-kpá-kpá m̃ m̃óɛ dyé dɛ nì bídí-wùdù mú bǝ m̃ kɛ se wídí dò péè. Kpooɔ̀ nyo bǝ m̃ dǝ fúùn-nòbà nìà dɛ waa I.D. káàò dɛín nyɛ. Nyo tòò séín m̃ dǝ nòbà nìà kɛ: 855-258-6518, kɛ m̃ m̃ fò tee bǝ wa kɛ m̃ gbo cǝ bǝ m̃ kɛ nòbà m̃òà 0 kɛ dyi pàdàin hwè. ɔ̀ jǝ kɛ nyo dò dyi m̃ gǝ jǝin, po wuɔ̀ m̃ mó poɛ dyie, kɛ nyo dò mu bó nìin bǝ ɔ̀ kɛ nì wuɔ̀ò mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。

*Igbo (Igbo)* Nrụbama: Ọkwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. Ọ nwere ike inwe ụbọchị ndị dị mkpa, i nwere ike ime ihe tupu ụfọdụ ụbọchị njedebe. I nwere ikike inweta ozi na enyemaka a n'asụsụ gi na akwughị ugwo ọ bụla. Ndị otu kwesiri ikpo akara ekwentị di n'azụ nke kaadi njirimara ha. Ndị ozo niile nwere ike ikpo 855-258-6518 wee chere ụbụbọ ahụ ruo mgbe amanyere ipi 0. Mgbe onye nnọchite anya zara, kwuo asụsụ i choro, a ga-ejikọ gi na onye okowa okwu.

*Deutsch (German)* Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

*Français (French)* Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

*한국어(Korean)* 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

*Diné Bizaad (Navajo)* Ge': Díí bee íł hane'ígíí bii' dahólǫ bee éédahózin béeso ách'ááh naanil ník'ist'í'ígíí bá. Bii' dahólǫq doo íiyisíí yoolkáálígíí dóó t'áádoo le'é ádadoolyííligíí da yókeedgo t'áá doo bee e'e'aahí ájiil'ííh. Bee ná ahóót'í' díí bee íł hane' dóó níká'ádoowoł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóó náánáta' éi koji' dahódoonih 855-258-6518 dóó yii diiłts'ííł yałtí'ígíí t'áá níléljį áádóó éi bikéé'dóó naasbaqas bił adidiilchil. Áká'anidaalwó'ígíí neidiitąągo, saad bee yáníłt'í'ígíí yii diikił dóó ata' halne'é lá níká'ádoowoł.



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