



Dear Further Account Holder:

Your Further personal spending account is a convenient way to pay for eligible health care expenses and to save money on taxes. Further offers several features and services that make your account easy to use. One such feature is electronic reimbursement, also known as crossover. We have automatically enrolled all employees in the crossover feature to make your health plan more affordable.

How crossover works:

Crossover allows your health plan to automatically submit claims to Further for reimbursement. This virtually eliminates paperwork for you! Here's how it works:

- You go to the doctor
- Your doctor submits a claim to your health plan for the care you received
- Your health plan processes the claim and submits your portion of the expense to Further
- Further processes the claim against your account(s) and reimburses you by check or automatic deposit into a checking or savings account of your choice

An Explanation of Payment (EOP) is made available to you whenever you make a withdrawal from your HRA. Your EOP is not a bill, but rather an explanation of what was paid from your HRA. An EOP can be accessed at any time, directly from your Online Member Service Center on Further.com

Crossover should not be selected in the following circumstances:

- If you are enrolled in a Kaiser Permanente medical option
- If you are enrolled in a health savings account (HSA) and have a dependent covered by your health plan who is not a tax dependent
- If you or your dependents have another medical coverage (private, Medicare, or Medicaid)
- If you want to control when funds are used
- If you have a debit card for the account

If you decide you don't want to use the crossover feature or if you don't qualify for crossover, you must cancel your crossover enrollment by visiting Further online at [HelloFurther.com](https://www.hellofurther.com) manage your account online, including opting out of crossover.

Questions?

If you have any questions about crossover or your account, call your Further customer service team toll free at 1-800-859-2144 from 7 a.m. to 8 p.m. Central Standard Time, Monday through Friday. We appreciate the opportunity to help you manage your health care dollars and hope you enjoy the flexibility and control that Further can provide.