

## Member FAQs – Spending Account Runout

CDPHP is partnering with Lifetime Benefit Solutions (LBS) for the administration of FSAs, HRAs, and HSAs.

We're here to help!

Check out our FAQs to learn more about funding account administrative changes that will help make for a seamless transition.

### ➤ **Members with HRA/FSA accounts administered by CDPHP or HealthEquity**

- ♦ Who will administer my funding account during runout period?
  - CDPHP and HealthEquity will remain as plan administrator for plans with start dates prior to 12/1/2025 until the end of the grace and/or runout period.
- ♦ How do I submit a claim once my funding account has ended?
  - Continue to use the CDPHP or HealthEquity member account for administration of your plan during the grace and/or runout period.
- ♦ Will my current login information change for my CDPHP or HealthEquity member portal?
  - No, your login credentials will not change.
- ♦ What happens if I have a balance in my funding account at the end of the year?
  - For accounts administered by CDPHP, carryover funds, if applicable, will be sent to your LBS account at the end of the runout period.
  - For accounts administered by HealthEquity, your employer will be responsible to provide carryover reporting to LBS.

### ➤ **Members with HSA accounts administered by HealthEquity**

- ♦ Will I have to close my HSA with HealthEquity?
  - No, you can have more than one HSA, but the IRS annual contribution limit applies to your total contributions across all your HSAs.
  - If you decide to keep an Individual HSA with HealthEquity you may incur a monthly service fee.
- ♦ Can I earn CDPHP Life Points® Rewards and deposit earned rewards to my HSA?
  - Yes, the HSA redemption option for CDPHP Life Points Rewards will be available in 2026.
  - This option will be available until your integrated HSA plan with HealthEquity ends. This is dependent on the renewal date of your plan.
- ♦ Can my claims be sent to my HSA member online account?
  - Claim integration will end upon your current plan end date.
- ♦ Will I get a new debit card?
  - If you keep your HealthEquity HSA, you will not need a new debit card.