



November 17, 2015

Dear OGB Member,

You recently received a letter from Bancorp Bank regarding the acquisition of Bancorp Health Savings Accounts by HealthEquity effective December 2015.

Additionally, HealthEquity sent a letter on November 6, 2015 notifying all Bancorp members of the transition and changes they could expect. As an OGB member, not all of the information in the letter applied to you and we would like to clarify some of the information you've received.

Administration Fees

Currently, Bancorp does not charge you a monthly administration fee. As an OGB member, you will continue to have that \$2.50 monthly fee waived. Please keep in mind that communications sent from HealthEquity were general statements. Though you will have a new portal and login, the overall administration of your account should remain similar to your current experience.

Account Transfer

If you choose to move your funds to an HSA provider other than HealthEquity, you will be responsible for your own administrative fees, and the state will not be able to deposit pretax funds into your account.

You can expect to receive a Welcome Kit and debit cards from HealthEquity within the next two weeks. The Welcome Kit will have helpful information to guide you through this transition. You can find additional information on HealthEquity's website: <http://healthequity.com/bancorp/members>. Frequently asked questions are available on www.bcbsla.com/ogb as well as www.GroupBenefits.org.

For general questions, you may also contact HealthEquity's Member Services at 1-877-987-8123.

If you have any questions specific to this transition, please call the Blue Cross Customer Service center at 1-800-392-4089.

Sincerely,

A handwritten signature in black ink that reads "Brian P. Keller".

Brian P. Keller
Senior Vice President and
Chief Marketing Officer

