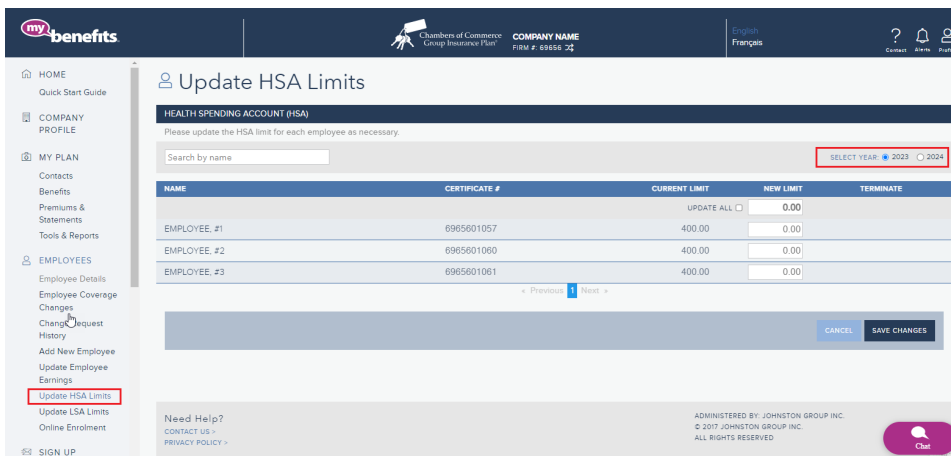


Health Spending Accounts (HSA) - Conversion to Current Offering

We're pleased to advise you of an upcoming enhancement to your Chambers Plan Health Spending Account (HSA), which will take effect on January 1, 2024.

Currently, your HSA specifies the same annual limit for all your employees. We've since enhanced the HSA to allow you to set a different annual limit for each employee. You will soon be able to provide different HSA limits to your employees based on employment class (tenure, job classification, etc.), and easily manage these limits yourself on my-benefits.ca.

This enhancement will occur automatically as of January 1, 2024. As of then, you will see the *Update HSA Limits* section appear in the left-side menu when you're logged into *my-benefits*® as a Plan Administrator.



NAME	CERTIFICATE #	CURRENT LIMIT	NEW LIMIT	TERMINATE
		UPDATE ALL <input type="checkbox"/>		
EMPLOYEE #1	6965601057	400.00	0.00	
EMPLOYEE #2	6965601060	400.00	0.00	
EMPLOYEE #3	6965601061	400.00	0.00	

Annual Limit: As with your current HSA, if you do not make any changes to employees' annual limits, they will simply remain the same for the following year. Should you wish to make changes to your employees' limits for the 2024 calendar year, we encourage you to do so as soon as possible after January 1, 2024, directly through the *Update HSA Limits* section of *my-benefits*.

Carry-Over: If your firm's HSA settings currently allow an employee's unused funds or unclaimed expenses at the end of the calendar year to carry over into the next year, this will remain the case. This change will not impact those settings.

Proration: Our prior HSA offering allowed for proration, meaning, if you hire a new employee in June, for example, you could indicate they would only receive half of the annual HSA amount for that year. **The new HSA does not have a proration setting;** you will, instead, set their HSA limit to the amount you wish to provide for the remainder of the current year. Then, as you'll note in the above image, you can also immediately switch the top-right toggle to the following year, to set that limit as well. Please note, if nothing is entered for the following year, the originally entered HSA limit will stay until you enter a new limit for the employee.

This enhancement to your Chambers Plan Health Spending Account will provide you with added control and flexibility. Should you have any questions, please contact your Chambers Plan Advisor, or you can reach a member of our Customer Service team through the chat function on *my-benefits* or by phone or email.