



## HSA/FSA TRANSITION Key Dates and Action Steps



You have from Monday, Nov. 4—Friday, Nov. 15, 2024, to take action if you would like your existing Anthem health savings account (HSA) funds to be included in Elanco's group transfer to Fidelity, and ensure your new Fidelity HSA<sup>®</sup> is ready to use in 2025.

Please see the key dates and action items below.

### KEY IMPORTANT DATES

#### November 4–15, 2024:

- **Elanco Open Enrollment.** For your convenience, you will be able to consent to take part in Elanco's group transfer process during Open Enrollment. You will receive an email from HR Communications to confirm your consent, and by participating in the group transfer process, you will not be required to pay any account closing costs to Anthem.
- **Should you decide to move your current HSA funds with Anthem at a later date, you will be responsible for paying Anthem's transfer and account closure fees.**

#### Mid-December 2024

- **Start turning off automatic investments.**
- **Start liquidating any existing investments.**
- **Fidelity debit card is issued.**

#### January 2025

- **January 6—deadline to turn off automatic investments and liquidate any existing investments.**
- **The first pay period beginning on January 10—your HSA and/or FSA contributions will be shown on your pay stub.**
- **On or around January 30—you will see the transfer of your funds into your Fidelity accounts.**

Step 1

## Provide consent to include your existing HSA in Elanco's group transfer to Fidelity

If you wish to consolidate your existing HSA funds from Anthem with your new Fidelity HSA, your **consent is required** to transfer your existing HSA to Fidelity.

**For your convenience, you can consent to be part of Elanco's group transfer process during Open Enrollment.** By consenting to participate in the group transfer process, you will not have to pay any account closure fees to Anthem.

Should you decide to move your current HSA funds with Anthem at a later date, you will be responsible for paying Anthem's transfer and account closure fees.

Step 2

## Get your existing HSA ready to transfer to Fidelity.

If you choose to have your existing Anthem HSA consolidated with your new Fidelity HSA as part of the group transfer process, you must:

- **Turn off all automatic investments with Anthem** that you have set up. Otherwise, a new purchase of an investment may occur, which will prevent your account from being included in the group transfer to Fidelity.
- **Liquidate any existing investments with Anthem by January 6, 2025.** Converting your investments into cash will generally take one to two business days, but depends on your particular investments.
- **Turn off any ad hoc contributions** with Anthem that you may have set up outside of existing payroll contributions to your current HSA.

**For instructions on how to turn off automatic investments and liquidate any existing investments, refer to the Savings and Spending Accounts tile on the Elanco US Benefits Hub.**

**IMPORTANT: If you do not take action to liquidate your current HSA investments with Anthem, including any subsequent automatic investments, your current HSA balance with Anthem will not transfer to Fidelity, even if you provide your consent during Open Enrollment for the establishment of your new Fidelity HSA account.**

Step 3

## Prepare your new Fidelity HSA<sup>‡</sup> for investing and beneficiaries.

If you consent to transfer your Fidelity HSA during Open Enrollment, you will receive an email from Fidelity in November with steps on how to activate your new Fidelity HSA, which will enable you to set up investments and choose your account beneficiaries.



Step 4

### **Watch for your Fidelity debit card.‡**

Employees who elect an HSA and/or an FSA during Elanco's Open Enrollment will receive a debit card. Please be sure to activate your card.

If you have an existing HSA with Fidelity, you can continue to use your existing debit card. Your Fidelity accounts will be consolidated on your existing debit card.

**Please note: You will not receive separate cards if you elect multiple savings account benefits.**

Your debit card can be used for your Health Savings Account (HSA), Flexible Spending Account (FSA), Limited Purpose Flexible Savings Account (LPFSA) and Dependent Care Flexible Savings Account (DCFSA).

**If you have questions or need help, contact Fidelity's support staff for further assistance.**

**Fidelity's HSA Benefits Service Center:**

**800-544-3716**

**Monday through Friday, 8:00 a.m. to 8:00 p.m. ET**

**Fidelity's FSA Benefits Service Center:**

**833-299-5089**

**Monday through Friday, 8:00 a.m. to 8:00 p.m. ET**

**[Fidelity@service.healthaccountservices.com](mailto:Fidelity@service.healthaccountservices.com)**

**Access and manage your Fidelity benefits at**

**[www.netbenefits.com](http://www.netbenefits.com).**

**Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.**

Investing involves risk, including risk of loss.

The information provided herein is general in nature. It is not intended, nor should it be construed, as legal or tax advice. Because the operation of an HSA has tax implications, you are strongly encouraged to consult your tax advisor before opening an HSA. You are also encouraged to review information available from the Internal Revenue Service (IRS) for taxpayers, which can be found on the IRS website at IRS.gov. You can find IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, and IRS Publication 502, Medical and Dental Expenses, online, or you can call the IRS to request a copy of each at 800-829-3676.

The Fidelity debit card is issued by PNC Bank, N.A., and the debit card program is administered by BNY Mellon Investment Servicing Trust Company. Those entities are not affiliated with each other or with Fidelity. Visa is a registered trademark of Visa International Service Association, and is used by PNC Bank pursuant to license from Visa U.S.A. Inc.

\*Account transaction fees refer to fees for account features such as account opening, funds transfer, debit cards, excess contributions, etc. and does not include recordkeeping fees, which may be charged to employers. Employers may choose to pass recordkeeping fees on to employees.

†There may be funds that require a minimum amount to invest, but Fidelity does not require a minimum to start investing.

The timing of the plan changes and transition period, including any asset reallocations, described within this email depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

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# Instructions for

## Turning Off Automatic Investments & Liquidating Any Existing Investments

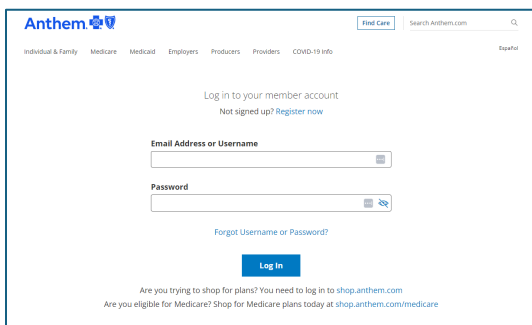
### INSTRUCTIONS FOR TURNING OFF AUTOMATIC INVESTMENTS AND LIQUIDATING ANY EXISTING INVESTMENTS

#### Step 1: Have you invested any portion of your HSA Account?

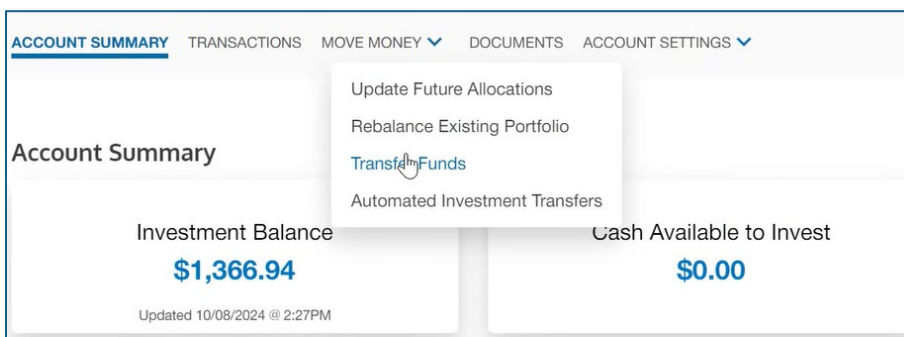
- If no, nothing further is needed!
- If yes, proceed to Step 2.

#### Step 2: Transfer Investment Balance back to HSA Balance

1. Login to Anthem.com:

A screenshot of the Anthem.com login page. The page features the Anthem logo at the top left and a search bar at the top right. Below the logo, there are navigation links for "Individual & Family", "Medicare", "Medicaid", "Employers", "Producers", "Providers", and "COVID-19 Info". The main heading is "Log in to your member account" with a link for "Not signed up? Register now". There are two input fields: "Email Address or Username" and "Password", both with eye icons for visibility. Below the password field is a link for "Forgot Username or Password?". A blue "Log In" button is centered at the bottom. At the very bottom, there are two lines of small text: "Are you trying to shop for plans? You need to log in to shop.anthem.com" and "Are you eligible for Medicare? Shop for Medicare plans today at shop.anthem.com/medicare".

2. Select "My Plans" and then "Spending Accounts"
3. Click on "Anthem HSA"
4. Choose "Manage My Account"
5. Choose "Investment"
6. Select "Transfer Funds"

A screenshot of the Anthem HSA Account Summary page. The top navigation bar includes "ACCOUNT SUMMARY" (underlined), "TRANSACTIONS", "MOVE MONEY" with a dropdown arrow, "DOCUMENTS", and "ACCOUNT SETTINGS" with a dropdown arrow. The main heading is "Account Summary". Below this, there are two large boxes: "Investment Balance" with a value of "\$1,366.94" and "Cash Available to Invest" with a value of "\$0.00". Both boxes are updated as of "10/08/2024 @ 2:27PM". A dropdown menu is open over the "Investment Balance" box, showing four options: "Update Future Allocations", "Rebalance Existing Portfolio", "Transfer Funds" (highlighted with a mouse cursor), and "Automated Investment Transfers".

- Input the amount that is in the Investment Account in the box that states, "Enter the amount you would like to transfer."

- Update the "From Account" to reflect "Investment Account" by clicking the blue downward arrow and the "To Account" to reflect "Health Savings Account (HSA)" by clicking the blue downward arrow. Once that is complete – click "Review"

- The following screen will appear for your final review. Once reviewed, click "Submit"

Transfer Funds Confirmation

### Transfer to Health Savings Account (HSA)

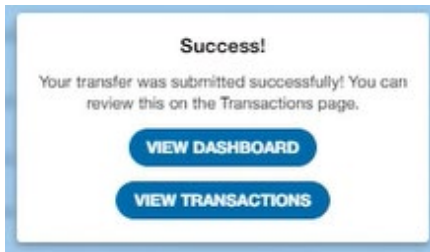
**\$1,366.94**

By submitting this transfer, you are transferring money from your investment portfolio into your HSA account. All funds will be sold according to your current portfolio percentages, as shown below.

Name	Ticker	Market Cap	YTD Return	Portfolio %	\$ Amount
Care MSCI Total Ret	MRUS	OD	22.27	6%	\$82.01
Care S&P 500 (Shares)	IVV	OD	24.18	6%	\$82.04
Care US Aggregate Bond (Shares)	AGG	OD	9.14	6%	\$82.02
Emerging Markets Stock Int ETF	EMUC	OD	22.27	6%	\$192.31
FTSE Developed Market Index ETF	FMIA	OD	22.76	6%	\$122.06
Emerg ETF Vanguard	EMUC	OD	41.27	6%	\$122.24
Short-Term Bond ETF	STBT	OD	5.12	6%	\$82.05
Total International Stock Index Vanguard	OTISX	OD	9.21	6%	\$192.28
U.S. Total Stock Market Index Vanguard	VTI	OD	22.22	6%	\$82.02
Value ETF Vanguard	VTIV	OD	22.27	6%	\$122.08
Vanguard Extended Market ETF	VMF	OD	27.11	6%	\$192.25
Vanguard Short-Term Government Bond ETF	VGSB	OD	2.84	6%	\$82.04
Vanguard Total World Stock ETF	VTWG	OD	6.20	6%	\$192.27
Vanguard Total World Stock ETF	VT	OD	22.21	6%	\$82.02

Back SUBMIT

10. You will then receive this “Success” Screen – well done!



**Step 3: Have you enabled Auto-Transfer into Investments?**

- If no, nothing further is needed!
- If yes, please proceed to Step 4.

**Step 4: Disabling Auto-Transfer into Investments:**

1. After clicking on “Manage My Account” click on “Investment”
2. Select “Disable”

