

[HEALTHEQUITY LOGO]

<<DATE>>

<<NAME>>

<<ADDRESS>>

<<CITY, STATE, ZIP>>

Su información personal puede haber estado involucrada en un incidente de datos. Si desea recibir una versión de esta carta en español, por favor llame 888-244-3079.

To <<Individual Name>>:

We are writing to you because we have determined that a data security event may have resulted in limited unauthorized access to or disclosure of certain personally identifying information in our care as managed by one of our vendors. We are not aware of any actual or attempted misuse of information because of this incident to date. HealthEquity Inc. (HealthEquity) is the custodian of HSAs and a directed third-party administrator of FSA/HRA, Commuter, COBRA, and Lifestyle plans. The data security incident resulted in unauthorized access to or disclosure of some individuals' information including yours.

HealthEquity, Inc. is the parent corporation of WageWorks, Inc. and Further Operations LLC. Data for the parent and subsidiaries was affected by this data security event.

What information may have been involved?

The affected data primarily consisted of sign-up information for accounts and benefits we administer. The data may include information in one or more of the following categories: first name, last name, address, telephone number, employee ID, employer, social security number, dependent information (for general contact information only), and payment card information (but not payment card number or HealthEquity debit card information). Not all data categories were affected for every person.

What we are doing.

Once we detected the unauthorized activity, we immediately launched an investigation and engaged third-party experts to determine the nature and scope of the incident. As a result of our investigation, we have enhanced our security and monitoring efforts, internal controls, and security posture.

What you can do.

Because of the impact this might have on you, HealthEquity has arranged credit identity monitoring, insurance, and restoration services for a period of two years, free of charge, through

Equifax. You have until <<(activation deadline)>> to activate these services, and instructions on how to activate your free monitoring subscription are included in the enclosed Reference Guide.

The Reference Guide includes information on general steps you can take to monitor and protect your personal information. We encourage you to carefully review financial statements, credit reports and other accounts to ensure that all account activity is valid.

For more information

If you have any questions or would like additional information, please refer to the enclosed Reference Guide, or call toll-free 888-244-3079. This service center is open from 9:00am – 9:00pm ET, Monday through Friday, excluding some U.S. holidays.

We sincerely regret that this incident occurred. HealthEquity takes the security of personal information seriously, and we will continue to work diligently to protect the information entrusted to us.

Sincerely,

[Signatory]

[Title]

Reference Guide

Review Your Account Statements

Carefully review statements sent to you from HealthEquity to ensure that your account activity is correct. Report any questionable charges promptly.

Confirm personal and contact information on the HealthEquity portal

Log into your HealthEquity account and confirm that your personal profile and contact information are correct.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission

Consumer Response Center

600 Pennsylvania Avenue, NW

Washington, DC 20580

1-877-IDTHEFT (438-4338)

www.ftc.gov/idtheft

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, Georgia 30348	800-525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-680- 7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report, you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax	P.O. Box 105069 Atlanta, Georgia 30348	800-525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-680- 7289	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

For Residents of Massachusetts

You have the right to obtain a police report with respect to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.