

The Pool x Lively HSA & FSA - Transition FAQ

Beginning 1/1/2027, your employer will be transitioning Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) from your current carrier to Lively, The Pool's new preferred spending account partner. We understand that changes to benefit vendors can create questions. This guide covers the most common questions members may have when transitioning.

Getting Started

Why is my employer switching to Lively?

The Pool selected Lively as its preferred HSA and FSA partner to provide a simpler, more modern experience for both you and your employer. Lively offers a user-friendly mobile app, streamlined account management, dedicated support resources, and the ability to manage spending accounts in one convenient platform.

Do I need to enroll again?

If you elect an HSA or FSA during Open Enrollment, your employer and The Pool will provide instructions regarding enrollment and account setup. Most will be asked to create and activate their new Lively account once enrollment information has been transferred. You can find more information and steps within this document to ensure a smooth transition.

Will I need to create a new login?

Yes. Because Lively is a different administrator than your current health spending account carrier, you will create a new online account and password for the Lively platform and/or mobile app. You will receive a personalized invitation email during Open Enrollment to set up your Lively account.

Your Existing Health Spending Account Funds

What happens to my current HSA balance?

Your HSA funds always belong to you. If you currently have money in a different HSA, you can transfer those funds to your new Lively HSA after your Lively account has been established.

Lively provides a simple transfer process within the member portal to help you move your HSA funds from another account into your new Lively account. If you choose not to transfer funds from your existing HSA account to your new Lively account, you may simply continue to use them without expiration.

What happens to my current FSA balance?

FSA balances and transition rules depend on your employer's plan provisions. Your employer and Pool Service Team will communicate any important deadlines related to claim submission, remaining balances, and reimbursement requests.

Will my HSA and/or FSA money automatically move to Lively?

No. In most cases, members who wish to consolidate their HSA funds into Lively will need to initiate the transfer themselves through their Lively account. Lively provides step-by-step guidance within the platform, and you will receive additional information from Lively about how to begin a transfer once your account is active.

Helpful Resource: Lively has created a 2 min. video tutorial showing how to transfer an existing HSA balance into your Lively account once active: [Watch the Health Spending Account Transfer Tutorial](#).

- **For your HSA:** Because an HSA is an individually owned account, your existing balance will remain with your current provider unless you request a transfer by either opting into your employer's bulk transfer process (if available), or by transferring your existing HSA over to your new Lively account on your own through your new Lively dashboard. All future payroll contributions will automatically go to Lively.
- **For your FSA:** Because FSAs are employer-sponsored accounts, any remaining eligible balances or run-out periods are managed in accordance with your plan transition guidelines. This means that no individual transfer paperwork is required from you. You will be able to see your FSA balance and information within your Lively portal.

Is there a cost to transfer my health spending account funds to Lively?

No. Lively will not charge you to transfer in your health spending account balance(s), no matter how much you're bringing over or how many accounts you're consolidating. There's no minimum balance required and no cap on what you can transfer in.

Can I connect my Lively account to my health care plans?

Yes. Using Lively's Claims Sync feature, you can securely connect your medical, dental, and vision insurance accounts so your insurance claims will automatically appear in your Lively account. You can connect in five steps:

1. Log in to your Lively account and navigate to **Claim Sync**.
2. Select **Connect an account**.
3. Search for your insurance carrier, such as Blue Cross Blue Shield or Priority Health, or your dental or vision carrier.
 - a. Be sure to select the exact carrier or health plan shown on your insurance card. If you have Blue Cross Blue Shield, select the specific Blue Cross Blue Shield plan listed on your card.
4. Follow the prompts to securely connect your insurance account. In most cases, you'll use the same login information you use for your insurance carrier's member portal.
5. Once successfully connected, you'll see a confirmation in Lively. Claim Sync can then begin automatically bringing your insurance claims into your Lively account.

Note: You can connect your medical, dental, and vision insurance accounts separately, allowing you to bring claims from multiple plans together in Lively.

Will I lose my HSA money if I leave my job?

No. HSA funds remain yours and can be used for eligible healthcare expenses even if you change employers, retire, or enroll in a different health plan in the future.

What happens to my FSA money if I leave my job?

As FSAs are funded directly through your employer, any unused FSA funds will be returned to the employer. However, your employer will share their plan provisions for the amount of time you will have to submit any outstanding FSA eligible expenses.

Debit Cards, Claims & Spending

Will I receive a new debit card?

Yes. If you enroll with Lively, you will receive a new Lively spending account card. Once your new card is activated, you can begin using it for eligible expenses according to your

employer's instructions. Lively provides member card services and card replacement support.

Can I use my funds before my physical card arrives?

Yes. Lively provides tools designed to help members access and manage your account(s) while waiting for their physical card. See below on submitting claims for reimbursement.

How do I submit an HSA claim for reimbursement?

You can submit reimbursement requests directly through the Lively website or mobile app by uploading documentation and following the guided claims process. Lively also supports manual claim submissions when needed.

How do I submit an FSA claim for reimbursement?

To request reimbursement for an eligible FSA or Dependent Care FSA (DCFSA) expense, log in to your Lively dashboard and select **Get Reimbursed**. Follow the prompts to enter your expense details and upload your documentation.

If you don't already have a linked external bank account, you'll be prompted to add one before completing your submission so funds can be securely deposited once your claim is approved.

When submitting a DCFSA claim, you'll need to include:

- A third-party receipt (on company letterhead or signed by the provider) showing the provider's name, your dependent's name, description of care, dates of care, and amount paid.
- Optional: You may also use Lively's Smart Claim Submission feature by downloading and completing the DCFSA Claim Form (linked within Lively's platform), then uploading it with your claim.

Tip: Be sure your expenses were incurred within your plan year and meet eligibility requirements before submitting.

What should I do if my card is declined?

A card may be declined for several reasons, including insufficient funds, an ineligible expense, or a transaction that requires additional verification. If a transaction is declined:

1. Verify your account balance.
2. Confirm the expense is eligible.
3. Contact Lively Member Services if you need assistance. Lively Customer Support:
1 (888) 576-4837 | Available Monday – Friday, 9 am – 9 pm EST.

Do I still need to save my receipts?

Yes. You should save documentation for all healthcare expenses paid from an HSA or FSA. Receipts may be needed to verify eligibility or support tax records.

Using Your Lively Account

What can I do with the Lively mobile app?

The Lively app allows you to:

- View account balances
- Monitor contributions
- Track spending activity
- Manage your debit card
- Submit claims and reimbursements
- Review eligible healthcare expenses

Several employers utilizing Lively also have access to Claim Sync functionality, which can connect healthcare carrier information and simplify claim tracking.

Can I access both my HSA and FSA in one place?

If you are enrolled in multiple eligible spending accounts, Lively provides a consolidated experience that allows you to manage those accounts from a single platform.

How do I check my balance?

You can log into the Lively website or mobile app at any time to see your current balance, transactions, contributions, and reimbursement activity.

Eligibility & Account Rules

What expenses are eligible?

Eligible expenses generally include:

- Doctor visits
- Prescriptions
- Dental care
- Vision care
- Mental health services
- Many over-the-counter healthcare items

For a complete list of eligible expenses, you can refer to Lively's eligibility resources and IRS guidance: [Health Care Spending Account Eligible Expenses](#).

You can also contact Lively Member Services before making a purchase. They can help determine whether an item or service qualifies under IRS guidelines.

Support & Assistance

Who do I contact if I need help?

Lively offers dedicated customer support through multiple channels, including phone, chat, and email support. The platform is designed to help you quickly resolve account questions, card issues, claim concerns, and reimbursement inquiries.

Lively Customer Support: 1 (888) 576-4837 | Available Monday – Friday, 9 am – 9 pm EST.

Where can I learn more?

Additional resources, educational materials, and support articles are available through Lively's Help Center and member support resources. Visit livelyme.com/resources.

The Pool and Lively are working together to make your transition as smooth as possible, so you can continue managing your healthcare expenses with confidence. If you have any other questions, please reach out to your HR Department, the ThePool.Admin@ajg.com, or Lively Customer Support: 1 (888) 576-4837 | Available Monday – Friday, 9 am – 9 pm EST.