

# Voya Health Account Solutions Consumer Guide



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# Welcome to the Voya Financial Consumer Portal

This one-stop guide for your portal will help you find the information you need to manage your account(s).

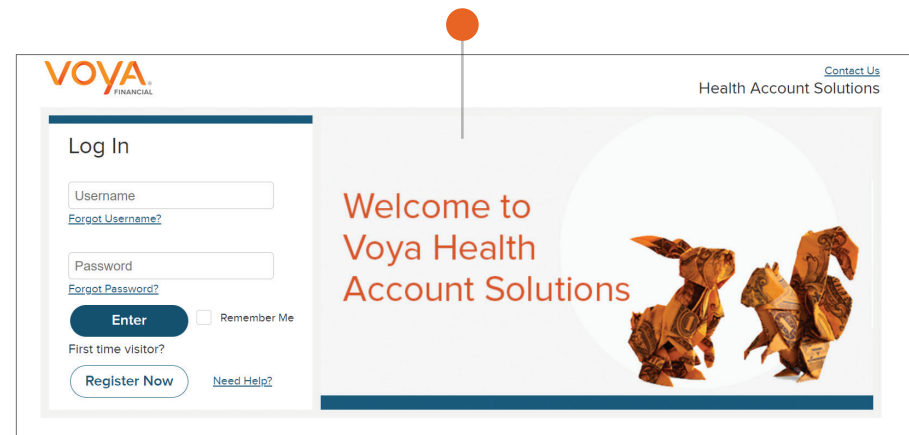
Within the Voya Financial Consumer Portal, you can:

- **View account balances**
- **Make transactions**
- **Manage your investments**
- **Update your personal information**
- **Order debit cards for dependents**
- **Access monthly account summary reports and annual tax documents online**
- **Reimburse yourself to a personal bank account or pay your provider**

# Log in to view your account

- Visit our website at <https://myhealthaccountsolutions.voya.com/> (If logging in for the first time, click **Register Now** button and follow the account registration process.)
- You may be prompted to read and agree to the Terms and Conditions for an HSA. Select **Health Account(s)**, then click **Go To My Account(s)**.

**Note:** if you are prompted to read and agree to the Terms and Conditions, the HSA is not fully active until you complete this step.



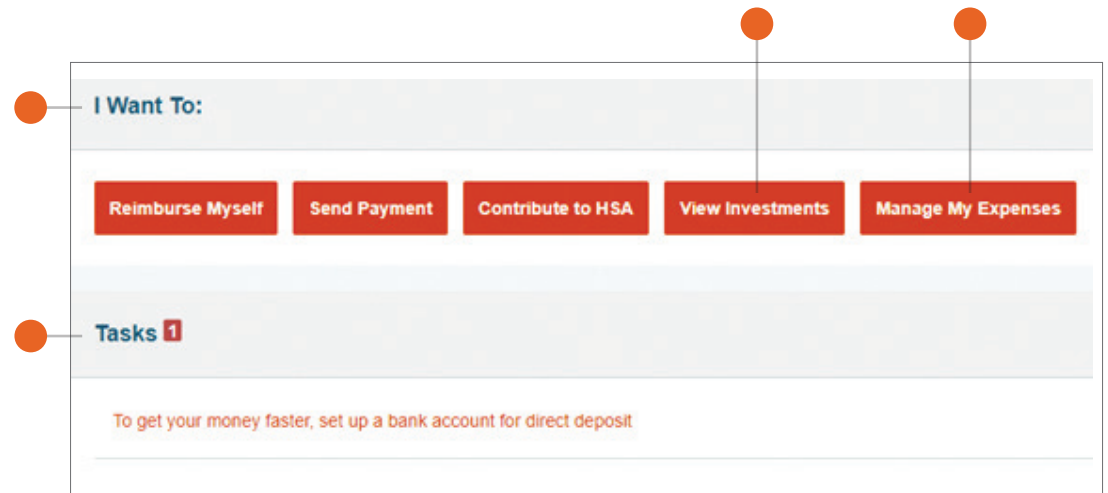
# Home Page

The **Home Page** provides tabs for easy navigation. From the Home Page, you can see your available balances and recent transactions.

On the Home Page, there is an **I Want To** section where you can:

- Reimburse Yourself
- Make an HSA Transaction
- View your Investments
- Manage your Expenses and more

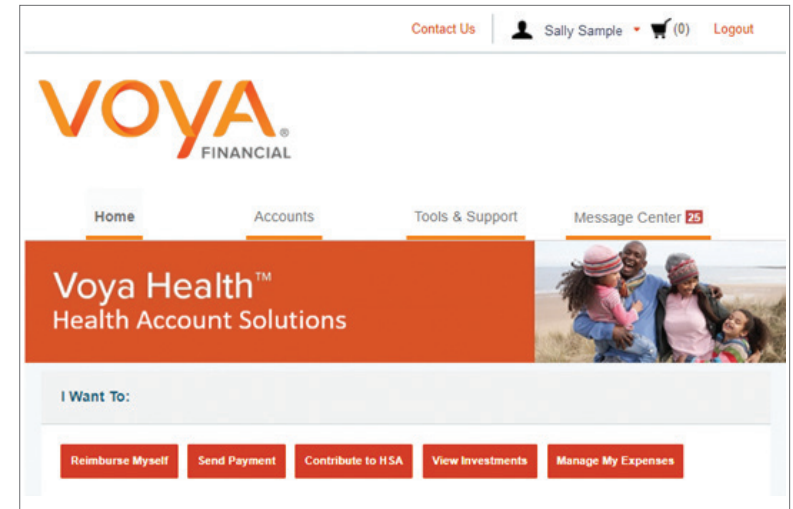
The **Tasks** section is a notification area where a course of action is needed. An example task prompt would be, “To get your money faster, set up a bank account for direct deposit.”



# Reimburse Myself (for HRAs and/or FSAs)

You have options within the consumer portal to easily access funds. The Reimburse Myself button is used when you want money to go to you for an eligible expense you paid for out of pocket – issued to you by check or direct deposit. Use the Send Payment button if you want funds to be sent directly to someone else, such as a provider.

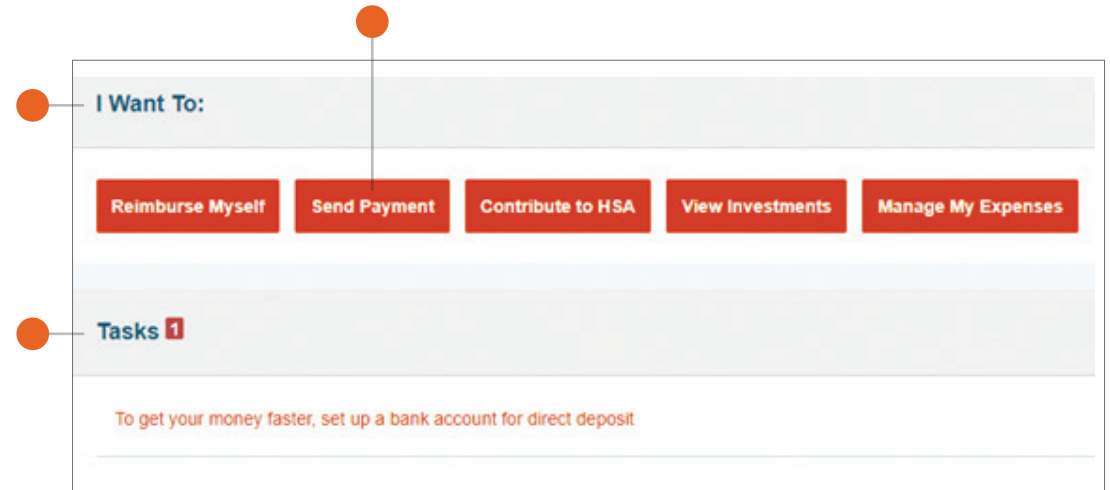
- ① To make a payment to yourself, under the **I Want To** section, select **Reimburse Myself**.
- ② Next choose the account that you want the funds to come out of, and then choose where funds should be paid to — your bank account or a check mailed to you. Click **Next**.
- ③ Then you will have to upload a receipt with the following to validate your claim:
  - Provider Name
  - Dates of Service
  - Type of Service
  - Cost of Service
- ④ The next step will be to provide the transaction details:
  - Start date of the service
  - End date of the service
  - Amount
  - Provider
  - Category
  - Type of service
  - Recipient
  - If prompted, answer yes or no to whether you drove to your appointment or not (If Yes, enter how many miles you drove)
- ⑤ Review the transaction summary to make sure that all of the information was entered correctly. Next, you'll be asked to agree to the Terms and Conditions and hit the **Submit** button.
  - **Add Another** allows you to file multiple claims together without having to submit each one individually.
- ⑥ Lastly, the top of the next page will indicate Confirmation and you will be given the option to print the page for your records.



# Send a payment

To send a payment to someone else, like a provider, click the **Send Payment** tab from the **I Want To** menu.

As with reimbursing yourself, follow the onscreen prompts to request a payment to someone else. You will need a receipt and transaction details to complete the transaction.





# How to make an HSA distribution

## Reimburse Myself

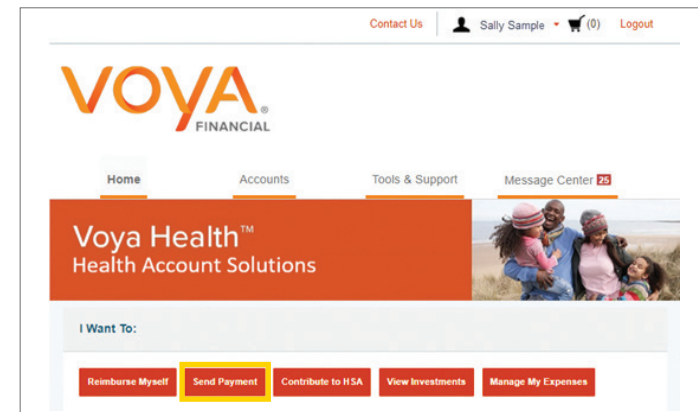
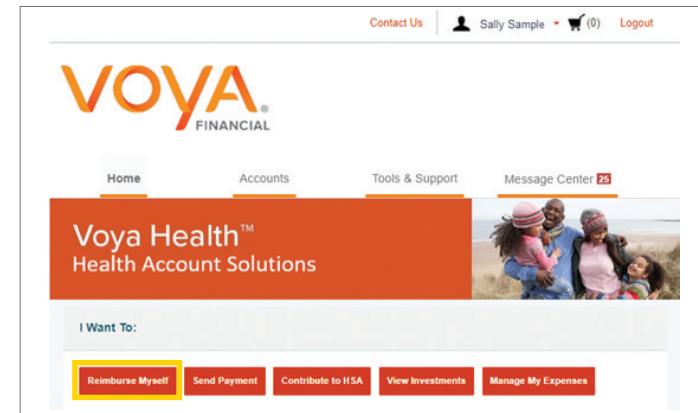
- ① To request a distribution from the Consumer Portal, navigate to the home page and select **Reimburse Myself**.
- ② Select **From: My HSA**. Choose whether you want the distribution sent to yourself (via check or via direct deposit to your personal bank account that you have linked via your online portal). Click **Next**. If you do not have a bank account linked in the portal, see **Add Bank Account** for more information.
- ③ Once the distribution details have been added, you can choose to set up a recurring distribution on a schedule. If you do not need the distribution to recur, select **One-time**.
- ④ Complete the remaining information for the transaction, including the amount, and click **Next**.
- ⑤ You will be prompted to read and agree to the disclaimers regarding the distribution from your HSA. Once you check the box and click **Submit**, you will have to answer a security question, then your distribution will be processed.

**Note:** Selecting reimbursement via direct deposit will enable you to receive your funds faster than if you request a check be sent to your address on file.

## Send a Payment

- ① To send a payment to someone else, select **Send Payment**, then follow the prompts.
- ② Once the distribution details have been added, you can choose to set up a recurring distribution on a schedule. If you do not need the distribution to recur, select **One-time**.
- ③ Complete the remaining information for the transaction, including the amount, and click **Next**.
- ④ You will be prompted to read and agree to the disclaimers regarding the distribution from your HSA. Once you check the box and click **Submit**, you will have to answer a security question, then your distribution will be processed.

**Note:** Checks will be mailed and should arrive within 7-10 business days. Please allow for 2-3 business days for a direct deposit to complete.





# How to make HSA contributions

## Contribute to HSA

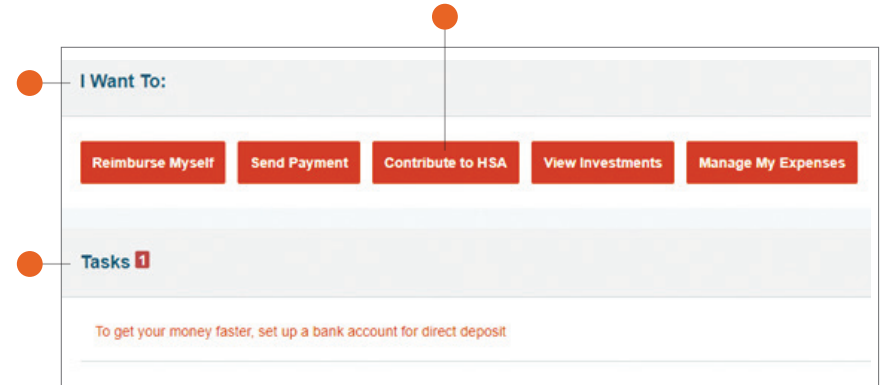
If you have a personal bank account linked, you can contribute to your HSA outside of your payroll deductions through the Consumer Portal by selecting the **Contribute to HSA** link from the **Home** tab. If you do not have a bank account linked, this can be accomplished by submitting an HSA Contribution Request form, available under the **Tools & Support** tab. To ensure you don't go over the annual contribution limit set by the IRS, be sure to factor in any payroll and employer contributions submitted during the year (<http://www.irs.gov/pub/irs-pdf/p969.pdf>).

- ① To contribute to your HSA via the Consumer Portal, you must first provide your bank account information. If you have not added your bank account, please select **Add Bank Account** for steps on how to add a new bank account.

**Note:** Contributions from a personal linked bank account into your HSA are post-tax dollars. You may be able to claim these on your tax return as tax deductible items (<http://www.irs.gov/pub/irs-pdf/p502.pdf>). If you prefer to have pre-tax contributions through payroll deductions, please notify your employer.

- ② You have the option for One-Time or Scheduled transactions.  
**One-Time Transaction** — Select the **One-time** option and complete the steps. To set up a one-time transaction in the future, select the **Schedule** option and set the end date of the schedule so that there is only one recurrence (Start Date = End Date).  
**Scheduled Transaction** — To set up transactions automatically created on a schedule, select the **Schedule** option, and set the frequency accordingly.
- ③ Enter the amount of the contribution and indicate the tax year. *If you are making a contribution between January 1st and April 15th, you have the option to contribute to the prior tax year. Use the IRS Maximum Contribution Detail to determine how much you can contribute for the applicable tax year.*
- ④ You will be prompted to read and agree to the disclaimers regarding the contribution to your HSA. Once you check the box and click **Submit**, your contribution will be initiated.

**Note:** Please allow 2-3 business days for the transaction to fully process.



# View Investments

By clicking **View Investments** from the home page, it will bring up an investment summary where you can:

- Seamlessly interact with your HSA thanks to a simplified, intuitive user experience that makes it easy to access educational content, understand tasks, and take actions related to your account.
- Easily access investment and contribution capabilities to help you use (or learn how to use) your HSA in the way that works best for your financial needs.

The **Account Summary** — the information displayed on this page will vary depending upon your specific healthcare benefits and if you have multiple plans.

The Accounts Tab allows you to view the current status of all your accounts, including available balance and pending amounts.

Total Available Balance is total funds available for withdrawal (distribution).

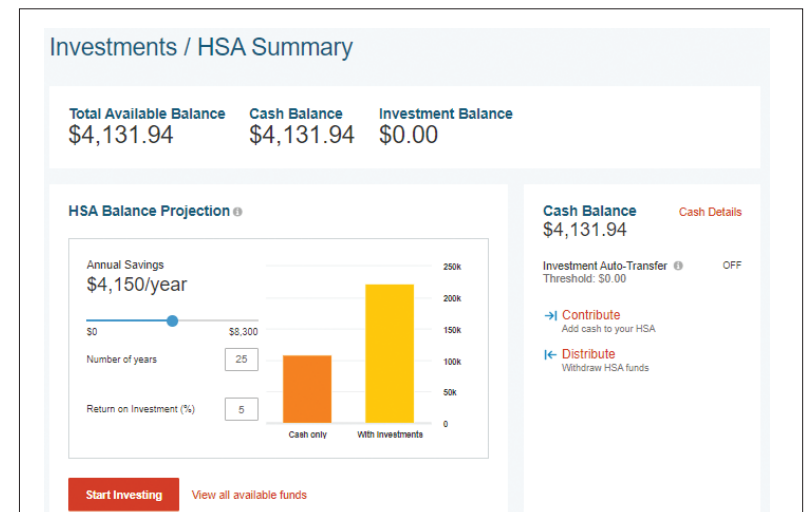
- **HSA Available Cash Balance** is the most current record of funds available for withdrawal from your account and includes pending withdrawals.
- **HSA Investment Balance** is the Fair Market Value of your investment account(s). It reflects the most current record of funds and does not include pending transactions to or from the investment account. You may not see an updated Investment Balance until the fourth business day after a transaction is initiated.

Clicking on the name of the account, as shown in the picture to the right, will provide you with a popup telling you the Final Service Date, Final Filing Date, Debit Card Rules and Claim Summary.

- **Eligible Amount** is the amount you are able to access for spending for the year.
- **Submitted Claims** will show you what claims have been submitted to be processed.
- **Paid** will show you the dollar amount of the claims that have been paid to you or a provider.
- **Pending** will show you the amount that currently waiting to be processed or is pending payment.
- **Denied** will let you know if your claim has been denied and for what amount.
- **Available Balance** will reflect the balance that is currently available for spending.

**Account Activity** — view your processed and pending transactions. You can also Export your transactions, if you wish to access these in a Spreadsheet.

**Note:** This cannot be partnered with QuickBooks.



Screenshots are representative only and for illustrative purposes.

To set up your investments, select the **Start Investing** button under the **HSA Balance Projections** interactive graph (left-hand side of the screen). Set auto-investment transfers to yes, and enter the dollar amount (above the noted minimum) to set as a “cash threshold balance” for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!

You have the ability to select your own investment percentages; if you do not select investment funds, the funds will automatically go into a default fund. Your percentages must total 100% and must be whole percentages.

There are different options for managing investments:

- **Change Investments** — you have the following three options when opting to change All Investments (most popular — this includes money currently invested, as well as future deposits and contributions), Current Portfolio (only the money that is currently invested), or Future Investments (only where future deposits and contributions will be invested). Please be advised that requests initiated after 3:00 p.m. CT will be processed the next business day. Trades require two (2) business days to process: Day 1 — Trade submitted; Day 2 — Trade complete.
- **One-Time Trades**
  - **Buy Investments** — you can transfer cash to investments by opting to **Transfer** based on your investment election and the amount you specify will be invested per your election, or **Transfer to specific fund(s)**, and the amount you specify will be invested in the specified fund(s). If automatic investment transfers is enabled, you will have the option to either disable, suspend, or change automatic investment transfers.

– **Sell Investments** — you can transfer investments to cash by opting to **transfer based on your portfolio %**, and the amount you specify will be sold based on the percentage of your portfolio invested in each of your invested funds or to **transfer from specific fund(s)**, and the amount you specify will be sold from those specified fund(s). In an ongoing effort to discourage market timing and short-term trading activity, some mutual fund companies have implemented redemption fees and excessive trading policies. Please be advised that requests begin processing on the next business day. This process can take up to three (3) business days to complete.

– **Auto Rebalance** (available within Portfolio Breakdown section) — allows you to automatically keep your investment account balance in line with your investment elections, at the frequency you select. We will display On or Off depending if you have auto rebalance on or off.

**Note:** Debit card transactions will pull from your available cash balance in your account. If you are completing a transaction with your debit card, you will not be able to use any investment dollars earned. However, if you opt into investment sweeps, this could result in an investment sale to maintain your cash balance.

**Note:** For investment advice, please consult with an investment broker or a specialist.

Portfolio Performance

This fund represents this percentage of the current balance of your overall investment portfolio. You can view how your performance rate is calculated by clicking on the link provided.

**Portfolio Performance** will be reflected in a chart that represents how the investments are performing quarterly, yearly and overall.

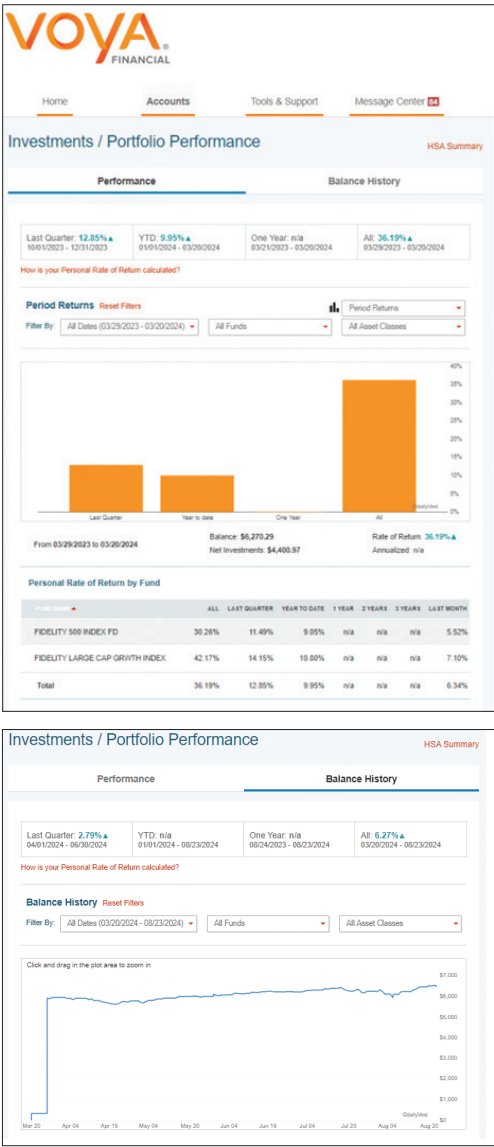
Data can be filtered by:

- Dates
- Funds
- Asset classes
- Period returns

**Note:** The percentages are different throughout the Portfolio section; you can customize where your investments go.

Balance History

The **Balance History** is similar to the Portfolio Performance, as it shows a graph as a visual representation of the history of your investment balance. You can filter this by date, fund and asset class.



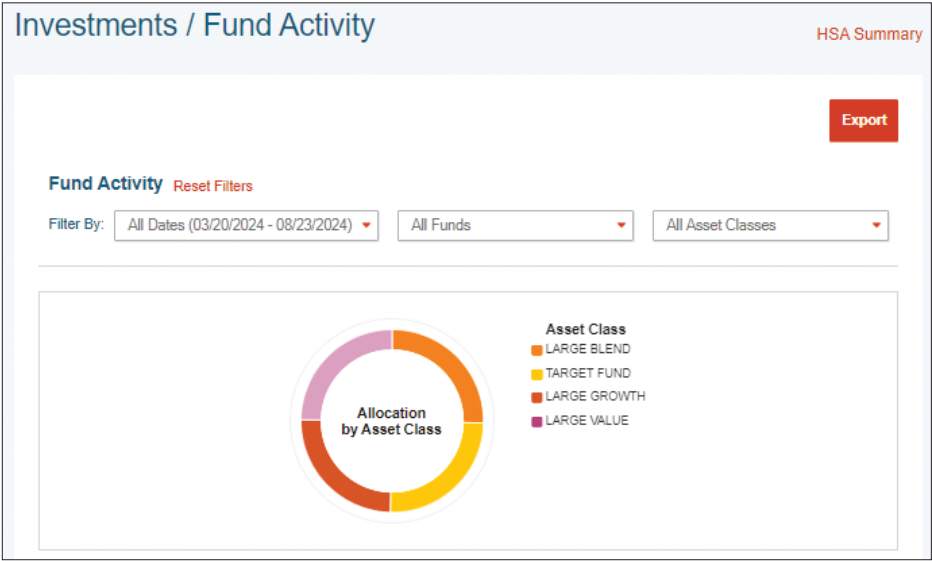
Screenshots are representative only and for illustrative purposes. Past performance does not guarantee of future results. Investment return and principal value of an investment will fluctuate, and shares when redeemed may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

# Investment/Account Activity

**Fund Activity** is a tab that shows the breakdown of your selected allocated funds by class.

**Transaction Details** can be filtered to see a specific date:

- Dates, Last Quarter, Year to Date, Last Month and Custom
- Funds, or a specific fund or funds, and the activity type
- Activity Types, Purchases, Withdrawals, Transfers, Div/Int or Fees



Screenshots are representative only and for illustrative purposes.

# Manage Expenses

## Expenses

The **Manage My Expenses** section provides you the ability to add an expense, export expenses, and find details about your medical expenses. There is an Expense Summary and an interactive table which shows you your expenses by Category, Status, Recipient and Provider.

**Add Expense** button in the top left corner.

To add an expense, there are 3 required sections:

- Expense Description
- Date of Service
- Expense Amount

To keep a record, you can also add:

- The total billed amount (which is the total amount billed before insurance and provider discount deductions)
- The provider
- Expense type (medical/vision/dental/premium)
- The recipient/patient (in case there is a dependent(s) on the account)
- Upload a receipt for record keeping
- Lastly, there is a box at the bottom for you to leave notes for future reference.

Click **Pay Expense Now**, and the system will request information to pay out the expense, or **Save for Later**, and it will be saved and show in the list of expenses.

The **Export Expenses** button will export a list of all your expenses into an Excel spreadsheet. The sheet will contain details of each expense.

You can customize your view by category, status, recipient or provider.

Should you want to go back to the main list of expenses, simply select **Reset Filters**.

After an expense has been added, you can go back to the expense and upload a receipt, add a note to the expense, mark an expense as “paid” if you paid the expense from an outside source, remove the expense, or edit the expense.

**VOYA**  
FINANCIAL

Home Accounts Tools & Support Message Center 15

### Expenses

**Add Expense** **Export Expenses**

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$1,017.55 ⓘ	\$500.00 ⓘ	\$517.55 ⓘ

**Total Eligible to Submit:** \$17.55 ⓘ

Filter By Reset Filters

From 1/1/2023 x

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 12/29/2023	Pharmacy			\$517.55 ⓘ	Partially Paid
+ 12/11/2023	Medical			\$500.00 ⓘ	Unpaid

## Expenses

In the **Expenses** tab, you can also make a payment towards an expense.

- 1 Click on the **Pay** button.
- 2 You will then be brought to a new screen where you will select an account to **Pay From** and an account to **Pay To**.
  - a. If you select to pay to someone else, then you can either add their credentials, if they are new, or choose a provider you have already saved. You will need the provider's name, account number and address. You can also add more recipient information, but it's not required.
- 3 Next will be the **Transaction Summary** screen, where you can verify the amount is correct.
- 4 Then click **Next**, and you will be prompted to read a Normal Distribution Disclaimer. After you have read the complete document, you will be asked to select that you have read, understand and agree to the terms. Once the box is selected, the **Submit** option will be available to select.
- 5 The last step will be to answer a security question for verification. Once the security question is answered correctly, you are given the option to print the page for your records if you so choose.

☐ I have read, and understand, and agree to the information and terms above

## New Expense

You will receive an alert in your **Tasks** section of the home page when you have a new expense.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS	ACTIONS
8/20/2024	Medical			\$26.04	Unpaid	<div>Pay</div>
<div><div>Expense Details</div><div><div>Description: Medical</div><div>Source: Health Savings Account</div><div>Expense Amount: \$26.04</div><div>Payable Amount: \$26.04</div></div><div><div>Date(s) of Service: 8/12/2024 - 8/12/2024</div><div>EOB Number:</div><div>Received Date: 8/20/2024</div></div></div>						
<div><div>Upload Receipt(s)</div><div>Add Expense Note</div><div>Mark as Paid</div><div>Remove Expense</div><div>Update Expense</div></div>						

Tasks 2

To get your money faster, set up a bank account for direct deposit

1 new expense(s) ready to take action



# Accounts Tab

The **Accounts** tab makes managing your healthcare finances easy. Within the tab are multiple ways to keep track of your expenses and accounts. Pictured is a side menu that reflects the different options you may see on your portal.

**Note:** Notice how the accounts offer different features.

## Health Reimbursement Accounts

ACCOUNTS	PROFILE	I WANT TO
Account Summary	Profile Summary	Reimburse Myself
Account Activity	Banking	Send Payment
Expenses	Payment Method	Manage My Expenses
Claims	Login Information	
Payments		
Statements		

## Health Savings Accounts

ACCOUNTS	INVESTMENTS	PROFILE	I WANT TO
Account Summary	Investment Summary	Profile Summary	Reimburse Myself
Account Activity	Education	Banking/Cards	Send Payment
Expenses	Portfolio Performance	Payment Method	Contribute to HSA
Statements	Balance History	Login Information	View Investments
	Fund Activity		Manage My Expenses
	Investment Activity		

## Account Activity

The **Account Activity** page allows you to review details for your account, such as balance and transaction details. If you have multiple accounts, you will have the ability to select the account you wish to review.

If you have an HSA, you will be able to see your contributions broken down by tax year by clicking **HSA Contributions** by Tax Year.

You can also click **HSA Coverage Level** to change your coverage level. The coverage level refers to who is covered under your health plan. You can choose between **Individual**, where your high deductible health plan (HDHP) only covers yourself, or **Family Plan**, where your HDHP covers yourself and at least one other individual. Once your settings are correct, select **Submit**. Please note the coverage level is not prorated and is assumed for the entire tax year. You are responsible for determining any proration that may apply.

## Claims

Shows a list of the claims that have been filed and can be filtered so that you may view claims for certain accounts, claims with denied or pending statuses, and more.

## Payments

The **Payments** tab will show all of your payments. The date, number, method of payment, status and the amount will be viewable.

You can customize how you view your payments, similar to the Dashboard page, as you can set filters to help you find a certain payment.

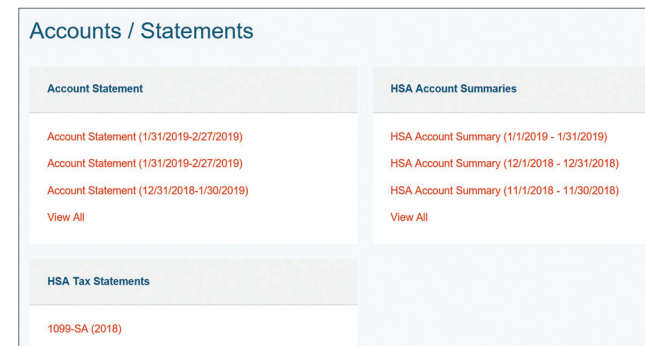
The **Change Payment Method** link will route you to the Profile tab where you can change how you prefer to receive payments. You can choose either between Direct Deposit or Check; once your selection has been completed, select Submit.

## Statements

The **Statements** section found within the **Accounts** tab shows your Account Statements, HSA monthly account summaries and HSA Tax Statements.

When you update your notification preferences, you will be prompted to provide your email address and enter your cell phone number, your provided carrier and your time zone. These options will be dependent upon your preference.

After you have decided how you would like to be notified, you may indicate what notifications you will receive going forward.



# Profile Summary

## Update Your Profile

If you want to change your phone number, email address (for example, from your work email to your personal address) or home or mailing address, select the **Accounts** tab and choose **Profile Summary** under the Profile section. You can also hover over your name in the upper right corner and select **Profile Summary**.

**Note:** Be sure to tell your employer if your mailing address or name changes so they can update it for their records.

Update the information as needed and select **Submit**.

## Add Dependents

You can add a dependent to your account by following the steps below.

Select the **Accounts** tab, and then select **Profile Summary** under the **Profile Section** and then **Add Dependent**. You will need their:

- Name
- Birth Date
- Gender
- Student Information
- Relationship to account holder

**Note:** For HRA plans, please contact your employer or the Voya Financial Consumer Services team to add a dependent.

Complete the required fields and select **Submit**.

## Add an HSA Beneficiary

You are only able to enter a beneficiary for an HSA, due to the nature of the account. It is important to designate a beneficiary for your HSA, as the designated beneficiary would receive your HSA assets in the event of your death.

From the **Accounts** tab, select **Profile Summary** and then **Add Beneficiary**. If you are married, you must designate your spouse as your primary beneficiary. You will need to enter the following information to successfully add a beneficiary:

- Name
- SSN
- Birth Date
- Address
- Relationship to the account holder
- Primary or Contingent Beneficiary

**Note:** Some demographic information may not be able to be updated within the portal based on employer preferences.

## Profile / Profile Summary

Profile	Update Profile	Dependents	Add Dependent
<b>Sally Sample</b> <b>HOME ADDRESS</b> 123 Main Street Benefit Way, NH 03101 United States <b>MAILING ADDRESS</b> 123 Main Street Benefit Way, NH 03101 United States <b>HOME PHONE</b> (603) 555-1234 <b>MOBILE NUMBER</b> (603) 123-5678 <b>EMAIL ADDRESS</b> testemail@test.com <b>GENDER</b> Female <b>MARITAL STATUS</b> Unspecified <b>EMPLOYER EMPLOYEE ID</b> ABC123 <b>USERNAME</b> LuvmyHSA <b>PARTICIPANT ACCOUNT ID</b> ABC123		No dependents	
<b>Beneficiaries</b>		Add Beneficiary	
<b>Ben Sample</b> Type: Primary Share: 100% <a href="#">View / Update</a> <a href="#">Remove</a>			

**Note:** To update your name, please submit a Name Change Request Form. Or, if you wish to designate someone other than your spouse as your primary beneficiary, you will need to submit a completed HSA Death Beneficiary Form with your spouse's signature of consent. This form can be found under Tools & Support.

Report a debit card as lost or stolen

If your account has a debit card, you have the ability to report it as lost or stolen. Select the **Accounts** tab, then select **Banking/Cards** under the **Profile** menu. Your debit card information will display on the right side of the screen. Select **Report Lost/Stolen**. Your debit card(s) will immediately be deactivated and your new one will be mailed to the address on file within 7-10 business days.

**Note:** Please review your recent debit card transactions under your HSA account activity. If you do not recognize any of the transactions, please complete the **Transaction Dispute Form**, which can be found under the **Tools & Support** tab, and mail or fax to the contact information provided on the form.

To order a card for your dependent:

Once a dependent has been added under the **Profile** screen you can go to **Banking** and click **Issue Card**. Click **Submit**. You will receive the confirmation page below if card ordered successfully.

**Note:** The date of birth and Social Security Number are required for dependents if you wish to order them a debit card. A validation is done to confirm that the dependent is 18 years of age, which is a requirement to receive a debit card. The SSN is needed for activation. If a dependent is entered without an SSN, you will not have the option to order a card until that step has been completed. To add an SSN for a dependent, please contact the Contact Center for next steps.

Add a bank account to set up direct deposit

To link a personal bank account to your Voya Financial account(s), please select the **Accounts** tab, then under the **Profile** section select **Banking**. Select **Add Bank Account**. This linked account can be used to make additional contributions to your HSA. Additionally, you can use your linked bank account to reimburse yourself from your HSA, FSA, HRA and/or Parking Account for expenses paid out of pocket. After you add a bank account, reimbursements to yourself can be direct-deposited to your account.

Complete the required fields and select **Submit**. Review the pop-up message and click **Submit**.

A microdeposit ranging from \$0.01 to \$0.99 will be made to your personal bank account in the next 1-3 business days for security purposes. You can confirm the deposited amount by going to the Message Center tab and clicking on the link that reads, One or more bank accounts require activation.

Click on **Activation**.

Enter the amount that was deposited in your personal bank account and click **Submit**.

Banking / Cards

Bank Accounts

Add Bank Account

CHECKING ACCOUNT  
BANK OF AMERICA, N.A.  
xxxx7629  
Checking  
View  
Remove

Debit Cards

Sally Sample  
Card Number: x7334 †  
Card Status: Ready To Activate  
Expires: 7/31/2026  
Effective: 7/12/2023  
Purse Status  
Health Savings Account: Active  
Limited Purpose FSA: Active  
Report Lost/Stolen  
Order Replacement  
† Request New Personal Identification Number (PIN) Toll Free Number: (866) 898-9795

Remove a Bank Account

To remove a bank account, you must go to the **Accounts** tab, then under the **Profile** section select **Banking**. From there you will see your account(s) you have added. Underneath each account will be the option to View, Update or Remove. The **Remove** button will only be visible when the bank account updates are allowed for you and if there are no pending ACH HSA transactions and/or scheduled HSA transactions.



Bank Accounts

Add Bank Account

USA CREDIT UNION

USA Credit Union

xxxx8351

Checking

View / Update

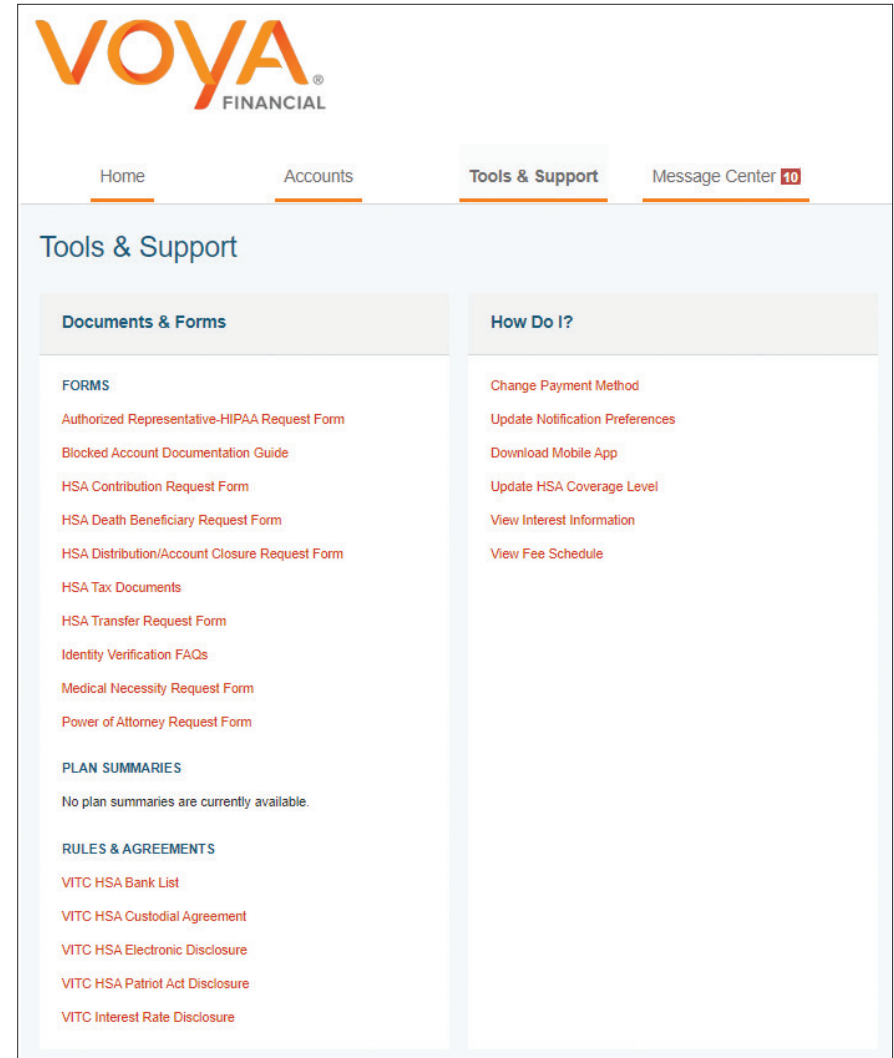
Remove

# Tools & Support

From the **Tools & Support** tab, you have quick access to common forms, plan summaries and agreements.

You can also find answers to many frequently asked questions in the **“How Do I?”** section, including how to:

- Change payment method
- Report a card lost or stolen
- View fee schedules





# Message Center

## Manage your messages and notifications

The **Message Center** tab is where you receive notifications for actions such as receipt reminders, requests for more information, denial letters and more.

When there are new notifications in the Message Center, a red box with a number inside indicating how many new notifications have accrued will be present.

When messages are present, you will be able to see the following:

- The date and time the message was sent
- Who the message is from (For notifications, this will be “Auto-generated”)
- The subject of the message
- Message attachments

When a new message appears, it will be bolded. After the message has been read, it will appear in normal font and you will have the option to archive the message(s). On the main page, you will have the option to see both **Current Messages** and **Archived Messages**. You have the option to hide archived messages if you do not wish to see them.

When archiving a message, you can select one or multiple at a time. If you select a message that hasn't been read yet (one that is bolded), it will automatically be marked as “read” and will not be bolded anymore. Messages will be stored for a period of 3 years.

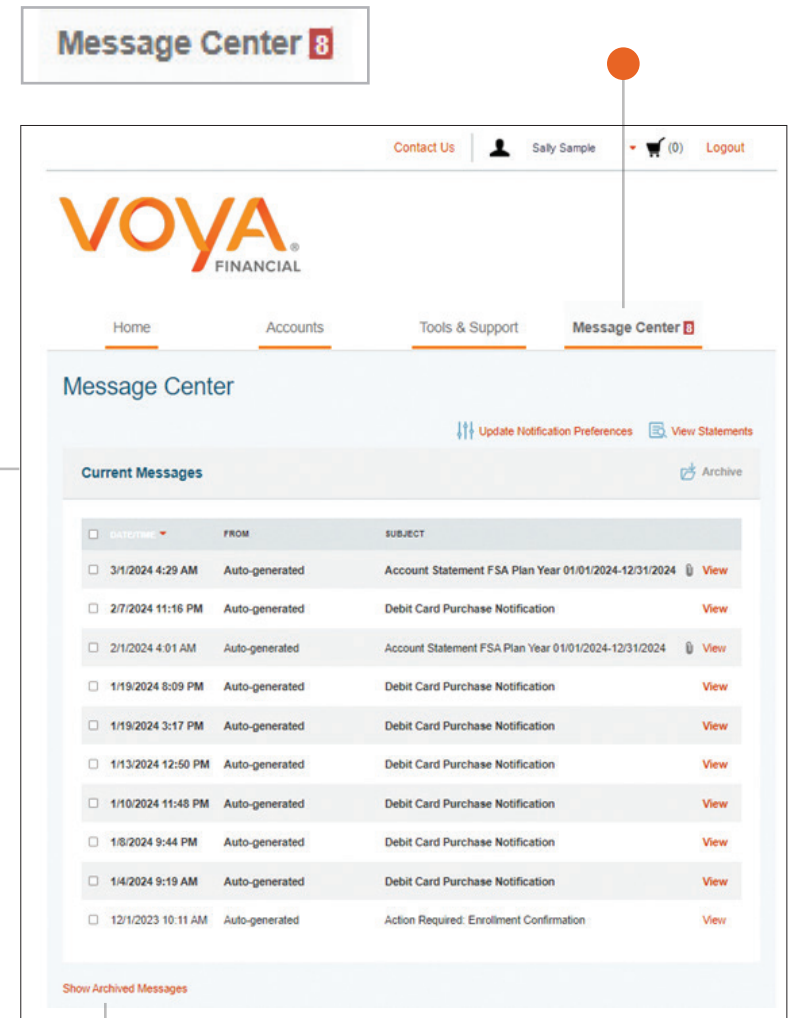
**Note:** Once a message has been moved to the archive section, it cannot be moved back or permanently deleted.

## Update message preferences

You can choose your notification preferences.

### Statement preferences

- **Online:** The document is available to view and download in the Consumer Portal. If you are a new consumer with an email address on your account, the default delivery method will be online.
- **Paper:** A printed version is mailed to your mailing address. This method is available for the HSA Account Summary and HSA Tax Documents. Please note that fees may apply.



Alert Preferences

- **Email:** Select email if you would like to receive the alert by email. Some alerts will automatically be sent to you based on whether or not you have an email address.
- **Text:** You can receive text alerts about your account through your mobile phone. You can configure which notification you would like to receive via text message. Standard text message rates may apply.

Contact Info

This section contains your email and mobile number (if set up). If contact info is not set up, the text will state that the email or phone number was not provided.

**Go Paperless** - When you click **Turn Off Paper Statements**, a dialog box opens asking to confirm the choice. After confirming the choice, the system deselects all checked and editable paper statements, displays the confirmation text, and hides the Go Paperless section from the Notifications Preferences page.

HSA Notifications

For HSAs, you can define thresholds so that you can receive alerts via email if your HSA available cash balance falls below a threshold, if your HSA contributions year-to-date are within a certain dollar amount of the IRS maximum, and if an HSA withdrawal exceeds a certain dollar amount.

HomeAccountsTools & SupportMessage Center

Message Center / Update Notification Preferences

Contact Information

Update Contact Information

Mobile Number

Email Address

Notification Preferences

Receive text alerts about your account through your mobile phone! You can configure which notification you would like to receive via text message below. Standard text message rates may apply. Disable text alerts by unchecking the boxes below. By opting into our text alerts, you agree to our [terms of service](#). Please review our [privacy policy](#) for more information.

You will receive the applicable notifications listed below based on the Delivery Method.

I would like to Go Paperless: ☐

STATEMENT PREFERENCES

OnlinePaper

ALERT PREFERENCES

Email<sup>TS</sup>Text

STATEMENTS

HSA Account Summary

\$1.50 fee per printed summary

Automatically emailed based on whether or not you have an email address

Available

☐

Emailed

☐

HSA Tax Documents

Automatically emailed based on whether or not you have an email address

Available

☐

Emailed

☐

EXPENSES

New expense is available for you to take action

Not available

Not available

☐

☐

CONTRIBUTIONS

Contribution posted to your HSA

Automatically emailed based on whether or not you have an email address

Not available

Not available

Emailed

☐

HSA available cash balance is below \$

Not available

Not available

☐

☐

HSA contributions year-to-date are within \$

of the IRS maximum

Not available

Not available

☐

☐

WITHDRAWALS

Payment issued out of your HSA

Automatically emailed based on whether or not you have an email address

Not available

Not available

Emailed

☐

Withdrawal from your HSA exceeds \$

Not available

Not available

☐

☐

DEBIT CARD

Debit Card has been mailed

Not available

Not available

Not available

☐

Debit Card follow up notice has been sent

Automatically alert when a debit card follow up notice has been sent about one of your purchases. Helps to quickly know when a receipt needs to be supplied

Available

Not mailed

Not available

☐

Debit Card purchase has been made

Automatically alert when a debit card purchase has been made on one of your accounts. Helps to quickly identify possible fraudulent activity

Not available

Not available

☐

☐

Debit Card has been suspended or unsuspended

Not available

Not available

Not available

☐

Debit Card Purse has been suspended or unsuspended

Not available

Not available

Not available

☐

Cancel

Submit

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# Submit a Repayment

We will request repayment from you for any paid claims for which we have not received sufficient documentation or have been determined to be ineligible for reimbursement.

If you need to make a repayment, you will see a message under **Tasks** tab. Click on the link to see the details of the pending repayments. Take note of the Date on the pending repayments, as you will use this to find the corresponding **Denial Letter with Repayment Notification**. Click on the **Denial Letters with Repayment Notifications** link to view all repayment notifications.

To repay a claim, you can utilize either of the two options below:

- 1 Click **Repay** to repay the claim(s) via a transaction directly from your personal bank account you have on file. If you do not have a bank account linked to your portal, click **Add Bank Account** for instructions.

**Note:** When repaying a claim from the portal, please keep the following in mind:

- The ability to pay online is dependent on the plan’s final filing date.
- Paying online will place the amount repaid back into the account balance once funds are collected.
- Partial payments cannot be made online.
- If other claims were applied to offset the repayment, then paying online will not be an option.

- 2 Print a **Denial Letter with Repayment** and send in a personal check with this notification to the mailing address shown at the bottom of the notification.

**Note:** If you have sufficient documentation for the claim that has been denied and is pending repayment, you can select the **Upload Receipt** instead of repaying the claim.

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FINANCIAL

Home

Accounts

Tools & Support

Message Center

Accounts / Repayments

Repayments are necessary when claims have been paid to you but later denied. This page displays any pending repayments as well as past repayments.

Pending Repayments

View the appropriate **Denial Letter with Repayment Notification** for instructions on how to satisfy your outstanding repayment(s). The Date/Time of the Denial Letter with Repayment Notification in the Message Center should be the day after the corresponding repayment Denial Date below.

DENIAL DATE	DATE OF SERVICE	ACCOUNT	MERCHANT / PROVIDER	REPAYMENT METHOD	ORIGINAL REPAYMENT	OUTSTANDING REPAYMENT DUE	
3/31/2024	2/15/2024	Health FSA	USA Dental	Check	\$49.58	\$49.58	<a href="#">View Denial</a> <a href="#">View Claim</a> <a href="#">Repay</a>

Total Outstanding Amount: \$49.58

# Appendix

# Voya Financial Health Account Solutions Debit Card

## Advantages of the debit card:

- Pay directly from your account(s) at the point of sale for qualified medical expenses
- Charges are paid directly to the provider/retailer
- No waiting for reimbursement

## Eligible expenses:

The IRS determines eligible expenses. For more information, see IRS Publication 502 at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

## Using the card:

To activate your debit card, call the activation line at (866) 898-9795, and if you have any issues, you can contact Voya Financial Customer Services.

You may not need to retain and/or submit documentation for purchases made at retailers that use an inventory information approval system (IIAS). These merchants will approve eligible expenses at the point of purchase.

For a complete list of IIAS merchants, visit <https://www.sig-is.org/>. When using your card at these merchants, you will swipe your card for the entire purchase amount. Eligible expenses will be charged to your debit card.

You'll need to use another form of payment for any ineligible items. Documentation may be required if eligible items are not verified at the point of sale. You will receive an email or mailed notification if documentation is required.

**Note:** For HSA plans, you do not need to submit receipt documentation to Voya for any purchases. However, you should keep copies of your receipts for debit card transactions and all distributions from your HSA for seven years in the event of a personal audit. The Expense Tracker is a place where you can log your receipts; for more information, please view the **Expense Tracker** section.

# Forms Descriptions

Form Name	Account Type	Description
Authorized Representative/HIPPA Form	All	Used to document the designation of an Authorized Representative for a consumer. This form authorizes the release of medical information to the named representative(s). Only valid for one year after submission for FSA/HRA/DCA.
Automatic Orthodontia Request Form	FSA/HRA	You can complete this form if you would like to receive automatic reimbursement for orthodontia expenses. A new form must be submitted at the start of each new plan year.
Claims Terms and Condition	FSA/HRA/DCA	The terms and conditions of a reimbursement request.
HSA Death Beneficiary Form	HSA	Used to add or replace beneficiaries to a consumer's account.
HSA Contribution Form	HSA	This form can be used by the consumer to submit contributions via mail with a contribution check.
HSA Distribution Request /Account Closure Form	HSA	Used to request a distribution from the accountholder's HSA, or to close the HSA and transfer the entire account balance.
HSA Fund Description	HSA	This form allows you to see the different investment summaries.
HSA Transfer Form	HSA	This form is used by the consumer to request their previous trustee/custodian to transfer all or a portion of assets from another HSA into their Voya Financial HSA.
Medical Necessity Form	FSA/HRA	This form is to be completed when a consumer is submitting "dual-purpose" expenses.
Power of Attorney Form	All	This form is used by the consumer to legitimize someone else as an authorized user on their account. This form is valid for the lifetime of the account holder.
Recurring Dependent Care Request Form	FSA	This form is to be completed each plan year and as changes occur when the consumer wants to receive recurring reimbursement of dependent care expenses. A new form must be submitted each year.
Reimbursement Request Form	FSA/HRA	This form is used for the consumers to submit any out-of-pocket expenses for reimbursement.
Transaction Dispute Form	All	This form is used when consumers wish to dispute a transaction in the case of suspected fraudulent debit card activity.

# Voya Financial Health Account Solutions Mobile App

Save time and gain the insight you need to manage your account. Our secure mobile application makes managing your account easy through quick access and intuitive navigation to all your important account information while you are on the go.

**Powerful features of the Voya Financial Mobile App include:**

## **Easy, Convenient and Secure**

- Simply log in to the intuitive app to begin managing your account quickly and easily
- No sensitive account information is ever stored on your mobile device; secure encryption is used to protect all transmissions

## **Connects You with the Details**

- Quickly check available balances, including investment balances
- Access account details
- Click to call or email Voya Financial Consumer Services with questions
- View notifications and messages about your account

## **Provides Additional Time-Saving Options**

- View transaction details
- Request HSA distributions
- Make HSA contributions
- Reimburse yourself and upload receipt documentation with your mobile device's camera
- Using Expense Tracker, enter medical expense information and upload receipts to store for personal record-keeping

## **Eligible Expense Scanner**

- Scan the bar code of a product to determine eligibility
- Real-time product lookup to display whether the product is eligible, ineligible or not found
- Consumer must have a medical plan (FSA/LPFSA, HSA, HRA)
- Available post-login only

## **Investments Details**

- Investment summary page for read-only information
- Mobile specific settings

You can also enroll in text notifications by clicking on the **Message Center** tab and then click on **Update Notification Preferences**.



Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax or legal professional regarding your specific circumstances.

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by Voya Institutional Trust Company.

This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

**Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency**

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