

Consumer portal quickstart guide

Voya Health Account Solutions

Welcome to the Voya Health Account Solutions Consumer Portal. This one-stop portal gives 24/7 access to view information and manage your Health Account Solutions. In the following pages, find information on how to:

- File Flexible Spending Accounts (FSA) Health Reimbursement Accounts (HRA), Parking Account claims and Health Saving Accounts (HSA) distributions online.
- Upload receipts and track expenses.
- View up-to-the-minute account balances.
- View account activity, claims history and payment (reimbursement) history.
- Report a lost/stolen card and request a new one.
- Update personal profile information.
- Change login ID and/or password.
- Download plan information, forms, and notifications.

If you have questions about your accounts(s), contact the Voya Health Account Solutions team:

☎ Phone: **833-232-4673** Live customer support 24/7
Fax: **855-370-0670**

@ Email: **HASInfo@voya.com**

✉ Mail: Voya Financial Consumer Services
PO Box 929
Manchester, NH 03105

For Plan Participant use only.

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How do I log onto the home page?

1. Go to myhealthaccountsolutions.voya.com
2. Enter your username and password
3. Click **Login**

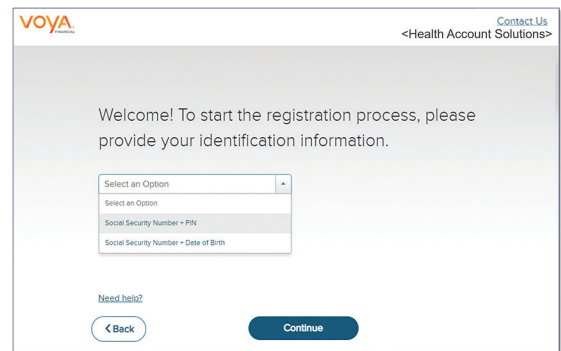
Note: The first time you login, click the “**Register Now**” button. Voya offers several methods to verify your identify. Follow the instructions provided for your selected verification method.

A unique verification pin will be mailed when your enrollment is processed. A new pin may be requested Online if needed.

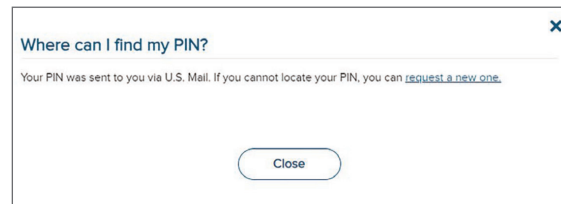
Please contact Voya Consumer Services (833-232-4673) if you need assistance completing your registration.

For HSAs, you will need to read and accept the Terms and Conditions as well.

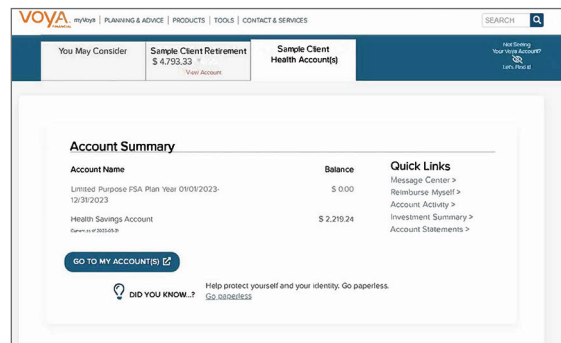
4. Select Health Account(s), under this tab Click “**Go To My Account(s)**”. For HSAs, you will be prompted to read and accept Voya's Terms and Conditions before funds may be accessed.



Registration page for Voya Health Account Solutions. It includes a welcome message, a dropdown menu for selecting an option, and buttons for 'Need help?', '< Back', and 'Continue'.



Dialog box titled 'Where can I find my PIN?'. It informs the user that their PIN was sent via U.S. Mail and provides a link to request a new one. A 'Close' button is at the bottom.



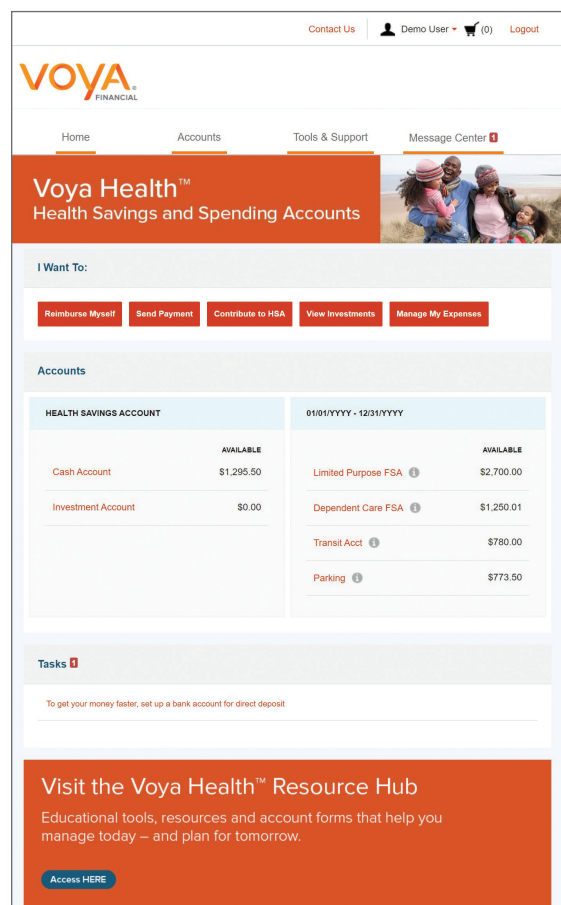
Account Summary page for a sample client. It displays account names, balances, and quick links. A 'GO TO MY ACCOUNT(S)' button is prominent.

Account Name	Balance
Limited Purpose FSA Plan Year 01/01/2023-12/31/2023	\$ 0.00
Health Savings Account	\$ 2,219.24

The **Home Page** is easy to navigate:

- The **I Want To** section contains the most frequently used features for the Consumer Portal.
- The **Tasks** section displays alerts and relevant links that allow you to keep current with your accounts.

(Cont..)



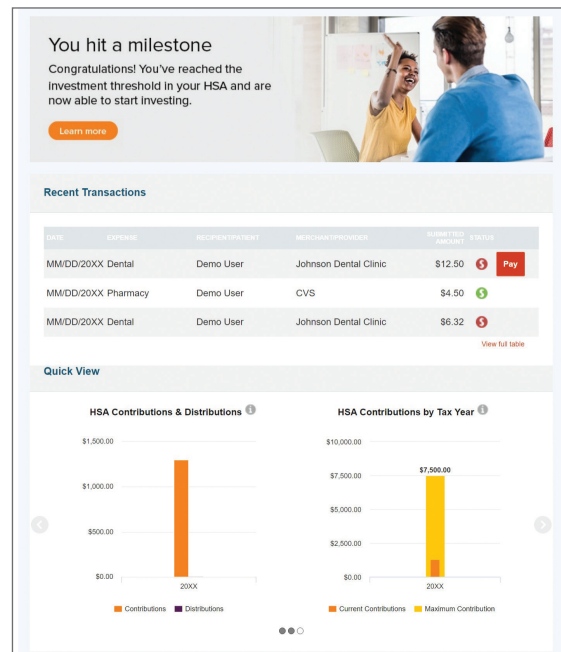
Home page of the Voya Financial Consumer Portal. It features a navigation bar, a main header with 'Voya Health' branding, and sections for 'I Want To', 'Accounts', 'Tasks', and a 'Visit the Voya Health Resource Hub' banner.

HEALTH SAVINGS ACCOUNT		01/01/YYYY - 12/31/YYYY	
Cash Account	AVAILABLE \$1,295.50	Limited Purpose FSA	AVAILABLE \$2,700.00
Investment Account	\$0.00	Dependent Care FSA	\$1,250.01
		Transit Acct	\$780.00
		Parking	\$773.50

The **Home Page** is easy to navigate: (Cont..)

- The **Accounts** section links to your Accounts, Investments, and Profile.
- The **Recent Transaction** section displays the last three transactions on your account(s).
- The **Quick View** section shows some of your key account information.

You can also hover over the tabs at the top of the page.



How do I file FSA, HRA or Parking Account claims and upload a receipt?

You can submit the claim via the online portal, the mobile application, or the Reimbursement Request Form.

1. On the **Home Page**, click **Reimburse Myself or Send Payment** under the “I want to...” section, or from any page on the portal, expand the **Accounts** tab on the top of the screen.
2. The claim-filing wizard will walk you through the request, including entry of information, payee details, and uploading a receipt.
3. For submitting more than one claim, click Add Another from the Transaction Summary page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions and click **Submit** to send the claims for processing.
5. On the claim confirmation page, you can print each claim confirmation form as a record of your submission. If you did not upload a receipt, you can upload it from this screen or print a Claim Confirmation Form to submit to the administrator with the required receipts.

Note: If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the Claims page where you can see the claims that require documentation. You can easily upload the receipts from this page. Click to expand the line item to view claim details and the **upload receipts link**. To validate your claim, submit a receipt with the date(s) of service, type(s) of service, cost of service(s), and merchant name/information.

I Want To:

[Reimburse Myself](#) [Send Payment](#) [Contribute to HSA](#) [Manage Investments](#) [Manage My Expenses](#)

Accounts / Receipts Needed

Receipts Needed

DATE OF SERVICE	ACCOUNT	MERCHANT / PROVIDER	RECIPIENT	CLAIM AMOUNT	RECEIPT STATUS	
3/2/2019	Limited Health...	University...	Sample Name	\$6.50	Required	View Confirmation Upload Receipt(s)

How do I view current balances and account activity?

1. For current account balance only, on the **Home Page**, see the **Accounts** section.
2. For all account activity, click on the **Accounts** tab from the Home Page to bring you to the Account Summary page. Then, select the dollar amounts for more detail (click on the amount under **Available** to view balance).

Note: You can see election details by clicking to expand the line item for each account.

Accounts			
HEALTH SAVINGS ACCOUNT		PLAN YEAR 01/01/2019-12/31/2019	
	AVAILABLE		AVAILABLE
Cash Account	\$1,965.50	Dependent Care FSA Pl...	\$952.40
Investment Account	\$3,000.00	Transit Account Plan Ye...	\$34.28

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Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits.

Health Savings Account

TOTAL AVAILABLE BALANCE \$4,965.50

AVAILABLE CASH BALANCE \$1,965.50

INVESTMENT BALANCE \$3,000.00 * Current as of 11/19/2019

Plan Year 01/01/2019-12/31/2019 ESTIMATED PER PAY PERIOD DEDUCTION: \$246.67

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Dependent Care FSA Plan Year 01/...	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$952.40
+ Transit Account Plan Year 01/01/20...	\$180.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.28

Change Payment Method HSA Contributions By Tax Year HSA Coverage Level

How can I view all healthcare expense activity in one place?

1. From the **Home Page**, under the **Accounts** tab, click **Expenses**. The Expenses page provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the filter options on the navigation pane on the left side of the screen or by clicking on the field headers within the Expenses page.
3. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the top of the page.

Note: You can toggle between the Healthcare and Non-Healthcare expenses summary pages.

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Expenses

Add Expense **Export Expenses**

Expense Summary

Total Expenses	Total Paid Expenses	Total Unpaid Expenses
\$45.00	\$10.00	\$35.00

Total Eligible to Submit: \$35.00

Filter By: Reset Filters

From 1/1/2019

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
4/12/2019	Other	Undefined	-	\$10.00	✓
3/14/2019	Vision	Test Stacked	eyemed	\$35.00	✗

Pay

Expenses **View Non-Healthcare**

Add Expense **Export Expenses**

How do I add an expense?

1. From the **Expenses** page, click on the **Add Expense** button on the top of the page.
2. Complete the expense detail fields. You can upload a copy of the receipt and add notes for your records.
3. Once the expense has been added to the **Expenses** page, you can pay the expense if you choose.

Tip: Select all the recipient(s)/patient(s) associated with the expense.

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Expenses

Add Expense | **Export Expenses**

Expense Summary

Total Expenses	\$45.00
Total Paid Expenses	\$10.00
Total Unpaid Expenses	\$35.00

Total Eligible to Submit: \$35.00

Filter By | Reset Filters

From 1/1/2019 X

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
4/12/2019	Other	Undefined	-	\$10.00	3
3/14/2019	Vision	Test Stacked	eyemed	\$35.00	5 Pay

How do I pay an expense?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Expenses** page.
2. Expenses will be categorized and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Choose which expenses you would like to pay.
Eligible accounts to pay from will be available to view.
4. When you click **Pay**, the claim details from the **Expenses** page will be pre-populated within the claim form.
Review and edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.

How do I edit an existing expense?

1. You can edit expense details for all claim statuses directly from the **Expenses** page.
2. Expand the claim details visible by clicking on the expense line item from the Dashboard.
3. You will see options to add expense notes, update the expense details, mark the expense as paid/unpaid, or remove the expense.

Expense Summary

Total Expenses	\$45.00
Total Paid Expenses	\$10.00
Total Unpaid Expenses	\$35.00

Total Eligible to Submit: \$35.00

Filter By | Reset Filters

From 1/1/2019 X

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
4/12/2019	Other	Undefined	-	\$10.00	3
3/14/2019	Vision	Test Stacked	eyemed	\$35.00	5 Pay

Expense Details

Description: vision	Date(s) of Service: 3/14/2019
Source: Online	Total Billed Amount: \$35.00
Expense Amount: \$35.00	Received Date: 3/28/2019
Payable Amount: \$35.00	

Upload Receipt(s) | Add Expense Note | Mark as Paid

Remove Expense | Update Expense

How do I view my claims history and status?

1. From the **Home Page**, under the **Accounts Tab**, click on **Claims**. You can apply filters from the top of the screen. You can filter by plan year, account type, claim status, or receipt status.
2. By clicking on the line of the claim, you can expand the data to display additional claim details.

Did you know? For an alternative perspective, you may also view claims history and status for all claim types, including dependent care on the **Expenses** page. You can apply filters from the top of the screen. Filter options on the dashboard screen include: expense type, status, date, recipient, or merchant/provider. You may also search for a specific expense by entering a description into the search field.

Accounts / File A Claim

Available Balance

Health Savings Accou...	Limited Purpose Flex...	Dependent Care Flex...	Transit
\$15,490.55	\$2,684.70	\$4,989.44	\$3,172.54

Parking ①
\$3,180.00

[Less Accounts](#)

Create Reimbursement * Required

Online claims filing is a fast and easy way to file claims. Just click the "File Claim" button next to the account you wish to use and start filing!

Pay From *

Pay To *

[Cancel](#) [Next](#)

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Accounts / Claims

Filter By Reset Filters

DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
+ 02/16/2021	Dependent Care Flexib...	Little Wonders Daycare	Pending Reimbursement	\$5.28
+ 02/16/2021	Limited Purpose Flexib...	Eastside Dental	Pending Reimbursement	\$7.65
+ 02/16/2021	Transit	Metro Transit	Pending Reimbursement	\$3.73
+ 01/16/2021	Dependent Care Flexib...	Little Wonders Daycare	Pending Reimbursement	\$5.28
+ 01/16/2021	Limited Purpose Flexib...	Eastside Dental	Pending Reimbursement	\$7.65

How do I view my payment (reimbursement) history?

1. From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. By clicking on the line of a payment, you can expand it to display additional details about the transaction.

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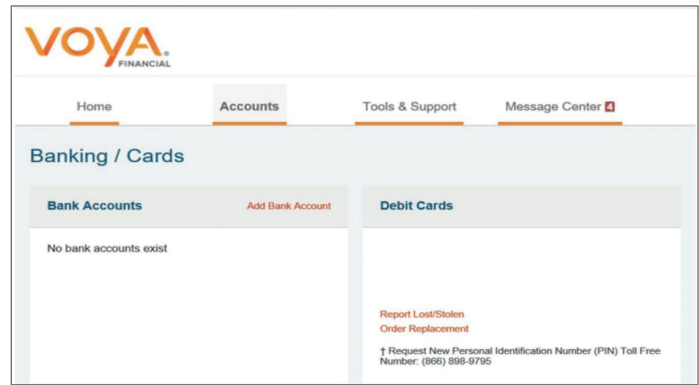
Accounts / Payments

Filter By Reset Filters

DATE	NUMBER	METHOD	STATUS	AMOUNT
+ 04/16/2019	0000000014	Check	Paid	\$10.00

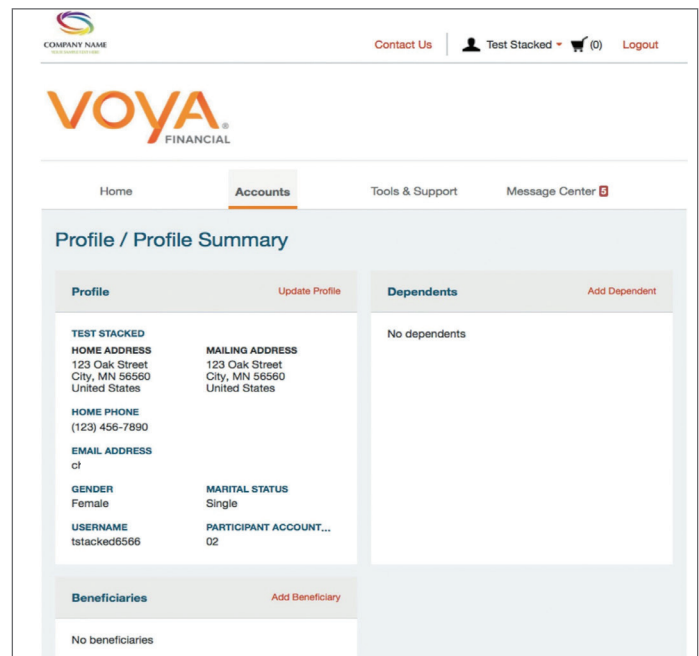
How do I report a debit card missing and/or request a new card for myself or a dependent?

1. From the **Home Page**, under the **Accounts** tab, click **Banking/Cards**.
2. Under the **Debit Cards** column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



How do I update my personal profile?

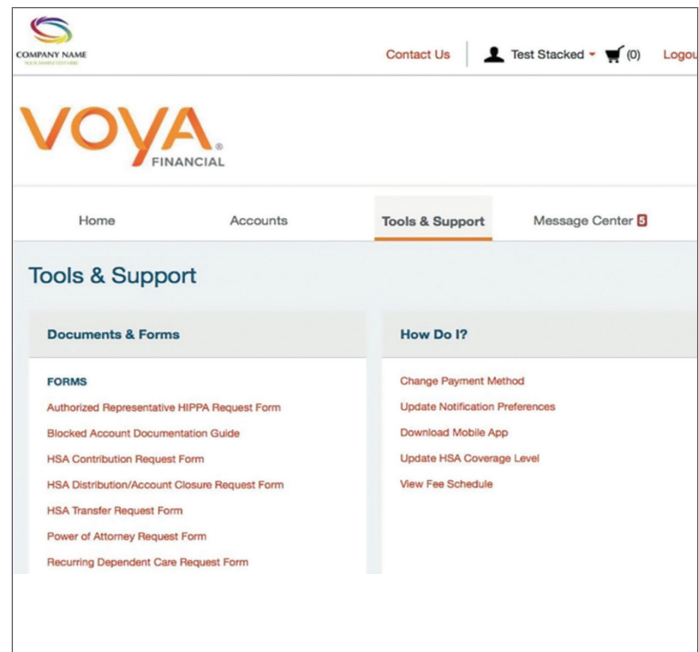
1. From the **Home Page**, under the **Accounts** tab, click **Profile Summary**. Here you can update your profile information, add **beneficiaries**, and see your dependent information.
2. Click the appropriate link for you. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.



How do I get my reimbursement faster?

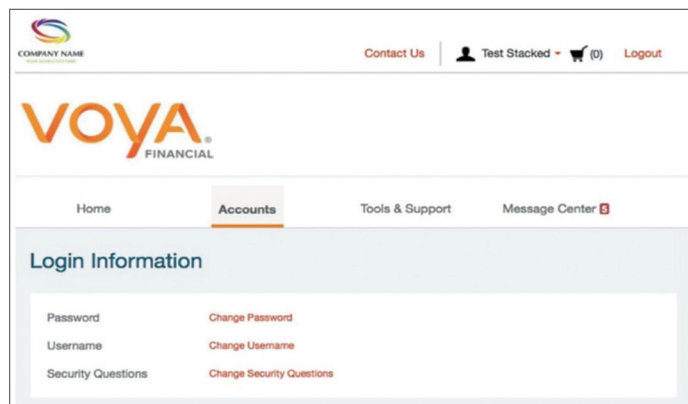
The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the “How Do I” section.
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Direct Deposit** and **Update Bank Account**.
4. Enter your bank account information and click **Submit**.
5. The **Payment Method Changed** confirmation displays.
6. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or “micro-deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.



How do I change my login and/or password?

1. From the **Home Page**, under the **Accounts** tab, click **Login Information**.
2. Follow instructions on the screen.
3. Click Save.



How do I view or access:

Documents and Forms

1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

Notifications

1. From the **Home Page**, click the **Message Center** tab.
2. Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
3. You can also **Update Notification Preferences** by clicking on the link next to **Notifications**.

Plan Information

1. On the **Home Page**, under the **Accounts Tab**, click the **Account Summary** page.
2. Click onto the applicable account name and the **Plan Rules** will open in a pop-up window. From the **Home Page** under the **Tools & Support** page, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.



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). HSA custodial services provided by Voya Institutional Trust Company. For all other products, administration services provided in part by WEX Health, Inc.

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 WEX Health, Inc. 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.

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