

Voya Flexible Spending Accounts

Voya Flexible Spending Accounts (FSAs) help employees with their health and financial wellness.

Our FSAs are simple for you to administer, and easy for your employees to use. With our solution, you can provide employees with tax advantages and a fast and easy claims process.

For broker and employer use only.

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A comprehensive FSA lineup

Voya's tax-advantaged FSAs help employees manage health care and/or childcare expenses today, with the intention that they can then be more financially prepared for the future.

We offer three types of tax-advantaged FSAs that allow employees to put aside pre-tax dollars to help pay for eligible expenses:

The **Health FSA** helps employees manage eligible out-of-pocket healthcare expenses not covered in full by insurance.

The **Dependent Care FSA** helps employees manage expenses for care for their eligible kids, aging parents or family members with special needs – care expenses that employees or their spouses incur when they work, look for work, or attend school.

The **Limited Purpose FSA** helps employees manage their dental and vision expenses. A Limited Purpose FSA is often used with an HSA to help employees allow funds in their HSA to grow, while still using tax-free dollars to pay for eligible dental and vision expenses.



FSA features

From seamless setup to ongoing support, Voya makes it easy to implement and offer FSAs.

Each client receives a dedicated implementation manager and data integration specialist, with data connections available across 100+ payroll and benefits administration partners.

Once on board, clients receive designated support from our tenured team, plus an employer portal for easy administration and on-demand reporting.

FSAs that offer advantages for employers and employees

Proprietary auto-substantiation process
85-90% auto-substantiation rates mean fewer receipt requests to employees.[1]

Fast claims processing
with a three-to-five-day average turnaround time and claims paid each business day.

Easy shopping for eligible expenses
with an item eligibility scanner in the app and access to online stores with eligible products.

Snap-and-save feature to store receipt images
for eligible expenses for future claims or reimbursements.

[1] Based on internal data for 2022-2023 auto-substantiation rates across all FSA products

Voya's Health Account Solutions are designed to offer more

All Voya Health Account Solutions come with:

Our dedicated service model
helps drive planning and provides ongoing support. 24/7/365 customer service means employees have access to live customer support at all times.

All-inclusive & competitive fees
means no additional fees for setup, implementation, cards, non-discrimination testing or renewal.

Single portal and mobile app
for all accounts to make it easy to track balances, request reimbursements, store receipts and more.

Voya education
to help employees better understand their account benefits, with a goal of driving participation and smart usage.

Flexible administration
allows customized plan designs, with technology and systems in place to make administration as easy as possible.

Security
Our process utilizies Multi-factor Authentication (MFA) and our customer services supports biometric authentication, providing increased security measures to help keep data protected.

One debit card for all accounts
with smart card technology that automatically withdraws funds from the appropriate account.

Questions? Contact your Voya sales representative

Flexible Spending Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC).

This highlights some of the benefits of a Flexible Spending Account. 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.

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