

Schedule of Fees

Voya Financial wants you to understand the fees associated with your Voya Health Solutions accounts. In the chart below, we've outlined the fees and how they may apply to your account.

Monthly maintenance fee

Waived while employed with Worcester Polytechnic Institute

\$3.50 deducted monthly from your HSA upon termination of employment¹

Includes use of:

- Voya Health Savings and Spending Account Debit Card to pay charges directly
- Online expense management and mobile access
- Mobile receipt upload and storage

Other fees

- \$1.50 per paper statement requested (statements available via the online portal at no charge)
- \$1.50 per paper check fee (direct deposit available at no charge)
- \$25.00 account closure fee to close or transfer assets in your account (applies to HSA only)
- Custodial management fee of 0.25% on an annual basis (applies to HSA only)

¹ Other types of spending accounts cannot be maintained after termination with your employer. (applies to HSA only)

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 WEX Inc. 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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