

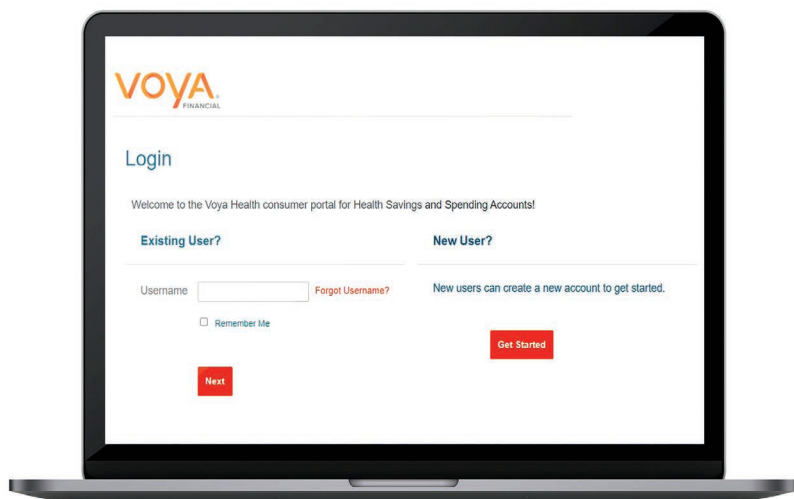


# Managing your health account solutions all in one place

## Access your account online

1. Visit [Benstrat.navigatorsuite.com](http://Benstrat.navigatorsuite.com)
2. Enter your login ID and password
3. Click Login and enter the username and password you setup.

On the login page, enter your Username and Password. If you haven't logged in before, use the "New User" link.



## Download Our Mobile App

To access your account **easily** and **securely**

View account balances and details

Submit account claims

Upload pictures of your receipts anytime


Sign up to receive account alerts via text

# What can you do?

## Check out the features:


Quickly check available balances and account details for your Voya Health Account Solutions plans	Use your device of choice – including iPhone®, iPad®, iPod touch® and Android™ smartphones and tablet devices
Set account alerts and get notifications via text message	Submit claims for your spending and reimbursement accounts
View claims requiring receipts	Snap a photo of a receipt and submit with a new or existing claim
Link to an external web page to obtain helpful information such as a list of eligible expenses	Report a debit card as lost or stolen
Retrieve a lost username or password	<b>Enrolled in an HSA?</b>
Enter and view expense information and receipts	Request a distribution Make a post-tax contribution Manage your investments

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

 Phone: Toll Free Number for Harvard University Faculty and Staff (dedicated line): **855-HVD-FLEX (855-483-3539)** Language translation service available, automated system available any time.

Fax: **603-232-1854**

 Email: **hvdflex@benstrat.com**

 Mail: Voya Financial Consumer Services  
PO Box 1300  
Manchester, NH 03105

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 an approved HSA custodian as indicated in the applicable custodial agreement. 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.

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