

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 online, monthly account summary reports and annual tax documents**
- **Reimburse yourself to a personal bank account or pay your provider**

If you have questions on your account(s), contact Voya Financial Consumer Services:

Phone: **833-232-4673** Live customer support 24x7

Fax: **855-370-0670**

Email: HASInfo@voya.com

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

Login to view your account

The first time you login, complete the following steps:

- ① Visit our website at <https://myhealthaccountsolutions.voya.com/> for your first-time login, click the **Register Now** button.
- ② Voya offers several methods to verify your identity. Follow the instructions provided for your selected verification method.
- ③ A unique verification pin will be mailed when your enrollment is processed. A new pin may be requested Online if needed.
- ④ HSA account holders will need to read and agree to the Terms and Conditions for an HSA. 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.

Note: the HSA is not fully active until you complete this step.

This completes the account set-up and you are now logged into the account.

VOYA
FINANCIAL

Health Account Solutions [Contact Us](#)

Log In

Username [SHOW](#)
[Forgot Username?](#)

Password [SHOW](#)
[Forgot Password?](#)

Enter ☐ Remember Me

First time visitor?

Register Now [Need Help?](#)

Welcome to Voya Health Account Solutions

We've enhanced the security of your account. If this is your first time here since June 2, 2023, you must set up a new username and password.

Select the **Register now** button to get started.

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<Health Account Solutions> [Contact Us](#)

Welcome! To start the registration process, please provide your identification information.

Select an Option

Select an Option

Social Security Number + PIN

Social Security Number + Date of Birth

[Need help?](#)

< Back **Continue**

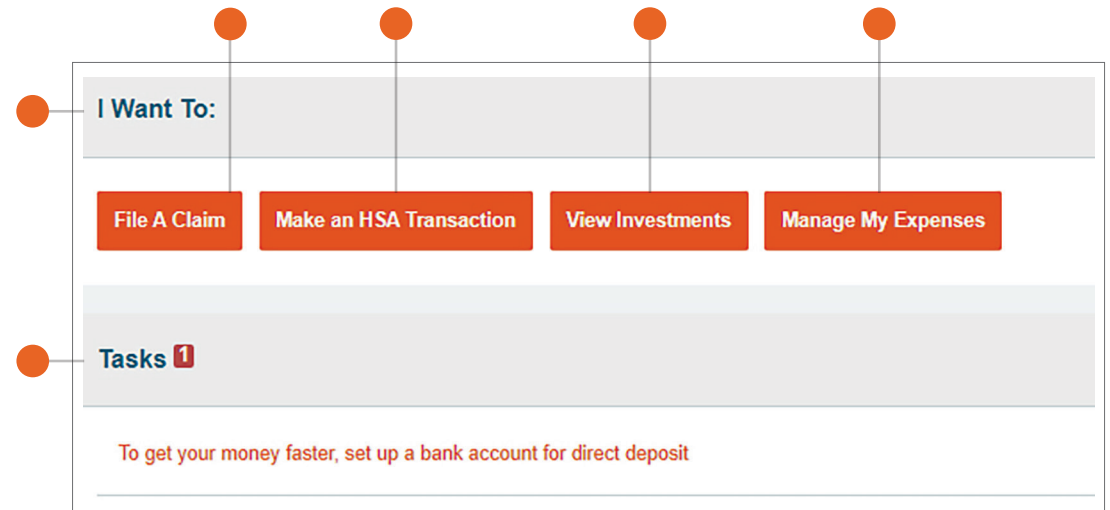
Home Page

The **Home Page** provides tabs for easy navigation. On the Home Page, you can view your Healthcare Savings Goal, as well as see your available balances for your accounts and Recent Transactions.

On the home page, there is an **I Want To** section where you can:

- File a Claim
- 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 would be, you submitted a claim and still need to upload a receipt, you will get a notification here letting you know.



Accounts Tabs

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.

Notional Accounts

ACCOUNTS	PROFILE	I WANT TO
Account Summary	Profile Summary	File A Claim
Account Activity	Banking	Manage My Expenses
Expenses	Payment Method	
Claims	Login Information	
Payments		
Statements		

Health Savings Accounts

ACCOUNTS	INVESTMENTS	PROFILE	I WANT TO
Account Summary	Investments	Profile Summary	Make HSA Transaction
Account Activity	Education	Banking	Manage Investments
Expenses	Manage Investments	Payment Method	Manage My Expenses
Statements	Portfolio Performance	Login Information	
	Balance History		
	Fund Activity		
	Transaction Details		

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.

- **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.
- **HSA Total Available Balance** is the total amount of funds between Available Cash Balance and Investment Balance.

Clicking on the name of the account, such as Medical FSA 01/01/2019-12/31/2019, 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

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

\$1,710.00

AVAILABLE CASH BALANCE

\$500.00

INVESTMENT BALANCE

\$1,210.00 * Current as of 3/1/2019

01/01/2019-12/31/2019

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Limited Purpose FSA 01/01/2019-1...	\$1,000.00	\$110.00	\$110.00	\$0.00	\$0.00	\$890.00
+ Medical FSA 01/01/2019-12/31/2019	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
+ Dependent Care FSA 01/01/2019-1...	\$5,000.00	\$19.20	\$0.00	\$19.20	\$0.00	\$557.73
+ Transit Acct 01/01/2019-12/31/2019	\$240.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65.00

Investments

This page is a one-stop shop to invest HSA dollars into investment funds. For more information, please visit the [Investment](#) section for details regarding the different funds available and the how-to instructions.

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. For additional information, please view the [File a Claim](#) section.

Payments

View a list of all transactions for your accounts. You can view the list either from most recent date or latest date, you can see the transaction number, whether the transaction was a debit card purchase or a refund, the status of the transaction, along with the amount of that transaction.

Statements

Here you can view your account statements, receipt reminders, tax documents, and denial letters as well as update notification preferences. For more information see [Statements](#) section within the **Accounts** tab.

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.

HSA Contributions by Tax Year is a pop-up table where you can see your contributions broken down by tax year.

HSA Tax Year Contribution Totals

View Example

X

Tax Year	IRS Maximum	Contributions	Contributions from Future Years	Rollovers	Remaining Contribution Amount
2014	\$6,350.00	\$5,000.00	\$0.00	\$1,000.00	\$1,350.00
2013	\$6,250.00	A1 \$3,000.00	+ A2 \$250.00	\$0.00	\$4,000.00
2012	\$6,050.00	\$5,050.00	- A3 \$1,000.00	\$0.00	\$0.00

IRS Max

-

Amount

=

Remaining Contribution Amount

HSA Coverage Level has a pop up tab where you can change your settings for 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**.

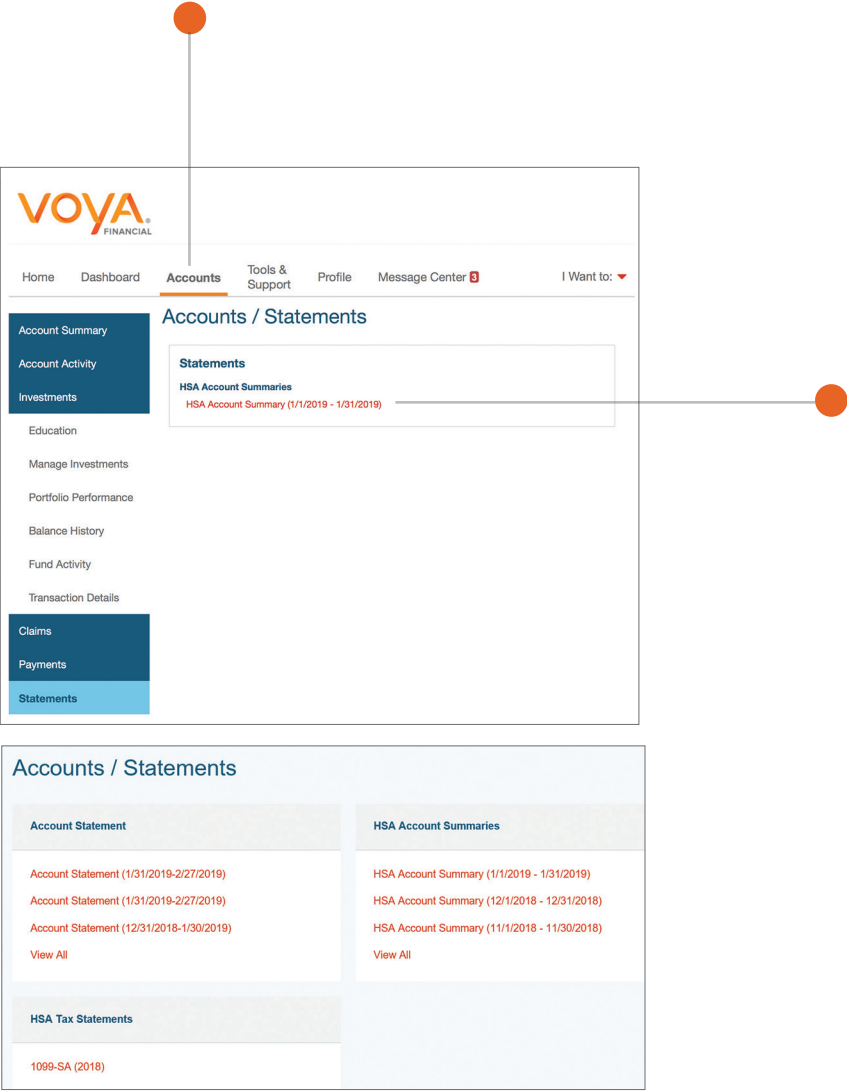
Selecting Scheduled Transactions will only appear if you have scheduled transactions. This link will route you back to the **Account Activity** where you can see your next scheduled payment(s). You can cancel, update, or add scheduled transactions at any time on this page.

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, 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.



How to make a HSA transaction

Requesting HSA Distributions

You can take a distribution (aka withdrawal) from your HSA using the Consumer Portal, Mobile Application, or by submitting an HSA Distribution Request form, available under the **Tools & Support** tab.

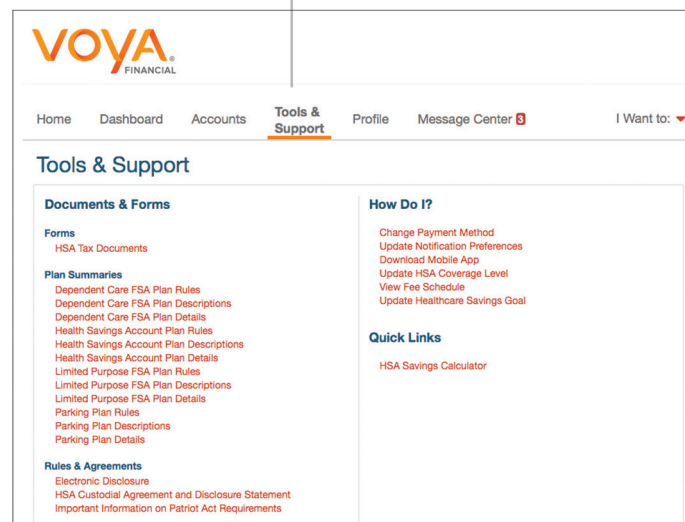
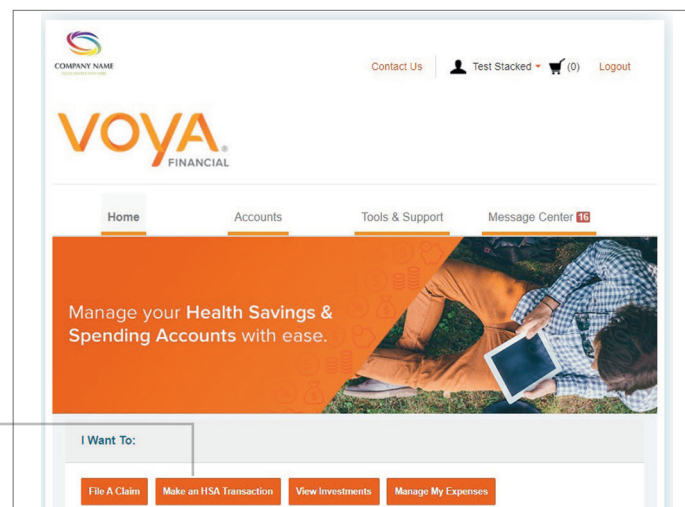
- 1 To request a distribution from the Consumer Portal, navigate to the home page and select **Make an HSA Transaction**.
- 2 To create a distribution, select **From: My HSA**. Choose whether you want the distribution sent to yourself (via check or via direct deposit to your personal bank account that you have linked via your online portal.

See [Add Bank Account](#) for more information) or to someone else, via check. Click **Next**.

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.

- 3 If you selected to pay Someone Else, complete the newly populated fields. Click **Next**.
- 4 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**.
- 5 Complete the remaining information for the transaction, including the amount, and click **Next**.
- 6 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

Making HSA Contributions

If you have a personal bank account linked, you can contribute to your HSA outside of your payroll deductions through the Mobile Application or the Consumer Portal by selecting the **Make HSA Transaction** 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 visit [Add a Bank Account](#) section 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 can choose to set up a recurring contribution on a schedule. If you do not need the contribution to recur, select **One-Time**.
- ③ Enter the amount of the contribution and indicate the tax year (if applicable – the prior tax year will show if it is January, February, March or before the tax filing deadline of the current 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.

How to manage your investments

Investments are for HSA accounts only and are optional for you to use. As with any investment, there are risks; make sure to fully explore those risks before choosing to invest. To set up your investments, under the accounts tab, click on **Manage Investments**. You will then be brought to the **Investment Summary** page where you will select the **Investment Account Setup** button. When managing your Investments, 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 five different options for managing investments, which include:

- **One-Time Transfer To your Investment Account:** This allows for a one-time transfer from your cash account to investment
- **One-Time Transfer From your Investment Account:** This allows for a one-time transfer from your investment account to your cash account.

Note: Funds can be transferred based off your election or by choosing one fund. If Auto-Transfers are enabled, they will be turned off if you perform a manual transfer.

- **Auto-Transfers to or from an Investment Account:** This turns transfers on or off to or from your investment account, as well as change the threshold amount that controls automatic transfers to your investment account.

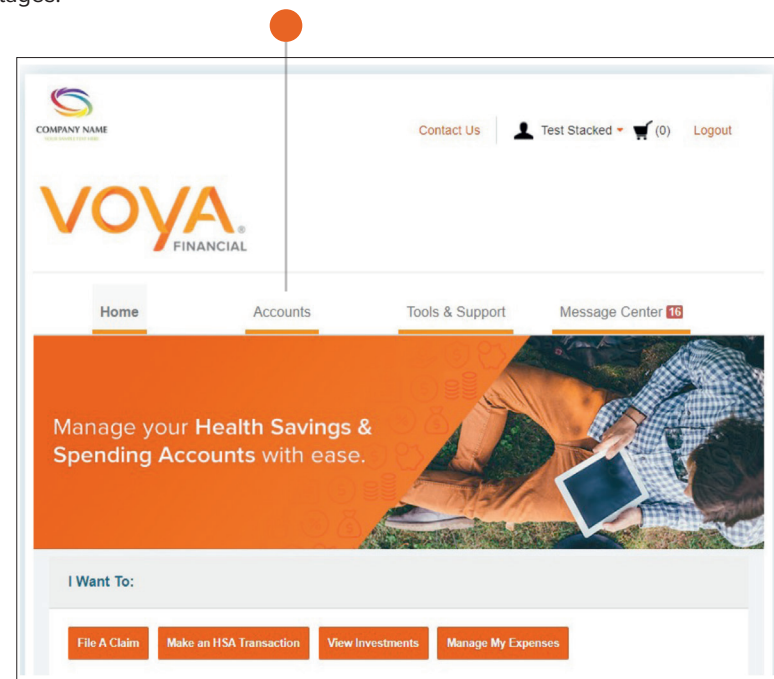
Note: Debit Card transactions will pull from your available cash balance in your account. If you are completing a transaction with your debit card, you will not be able to use any investment dollars earned. However, if you opt into investment sweeps this could result in an investment sale to maintain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

- **Update Fund Allocation:** This will change how investment funds are allocated
- **View Requested Changes:** This will show any requested pending or processed transactions

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

You can view your investment summary by clicking on **View Investments** from the home page which will bring up an investment summary that includes:

- Investment Balance and Rate of Return
- Election % and Portfolio %
- Detailed Table of Elections
- Manage investments – single sign on (SSO) to existing investment portal



ACCOUNTS	INVESTMENTS	PROFILE	I WANT TO
Account Summary	Investments	Profile Summary	Make HSA Transaction
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Statements	Portfolio Performance	Login Information	
	Balance History		
	Fund Activity		
	Transaction Details		

Portfolio

This fund represents this percentage of the current balance of your overall investment portfolio.

Election

This fund represents this percentage of the overall funds you have chosen to invest in, known as your designated investment election.

This is an example of what Investments could look like over time.

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

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

The second graph is customizable as well. You can select specific:

- Dates
- Funds
- Asset classes
- Period Returns

FUND NAME ▲	PORTFOLIO ①	ELECTION ①	BEGINNING BALANCE	PRICE	UNITS	ENDING BALANCE
OPP MAIN SM CAP	19.84%	20.00%	\$154.32	\$30.45	7.152	\$217.78
OPPENHEIMER DEVELOPING MKT Y	22.74%	20.00%	\$181.84	\$44.57	5.602	\$249.68
PIMCO COMMODITY REAL RETURN	17.87%	20.00%	\$137.06	\$6.79	28.902	\$196.24
PIMCO LOW DURATION INTSL	18.15%	20.00%	\$145.42	\$9.85	20.230	\$199.27
THORNBURG INTL VALUE	21.40%	20.00%	\$169.12	\$29.43	7.982	\$234.91
Total	100.00%	100.00%	\$787.76	—	—	\$1,097.88

Last Quarter: 1.90% ▲ 07/01/2018 - 09/30/2018	YTD: 13.44% ▲ 01/01/2018 - 11/12/2018	One Year: 17.18% ▲ 11/13/2017 - 11/12/2018	All: 16.82% ▲ 11/08/2017 - 11/12/2018, Annualized
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* Screen shots are representative only.

Asset Allocations & Mutual Funds

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.

Fund Activity is a tab that shows the break down 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 funds and the activity type
- Activity Types, Purchases, Withdrawals, Transfers, Div/Int, or Fees

Realigning Investments:

The graphic represents how you would realign your investments. For example, you set up your investments and put your money into funds A, B and C. One year later you decide to update your elections. Changing elections will change the way dollars are invested moving forward, but will not change the dollars that were invested for that year, unless you choose to realign your account. Realigning will sell off your A, B, and C funds so that you can now invest prior and future money into funds D, E, and F.

To learn more about investments, click on **Accounts** at the top, then under the **Investments** section, select **Education**. This will provide further information about **Transfers**, **Fund Performance**, and **FAQ**.



Asset Class

- Large Cap Growth
- High Yield Bond
- Small Cap Growth
- Intermediate Govt
- Specialty-Health
- Specialty-Real Estate
- Mid-Cap Blend
- Diversified Emerging Markets
- Small-Cap Blend
- Large Cap Value



1 year, dollars continually invest in to funds A, B & C

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.

Debit Card Transactions and Claims

Documentation Requirements

You may be required to submit documentation for a debit card transaction. All claims submitted via paper form or submitted through the Consumer Portal or Mobile App will require documentation. For more information on how to submit a claim, please view the [File a Claim](#) section.

Your documentation will need to contain the following:

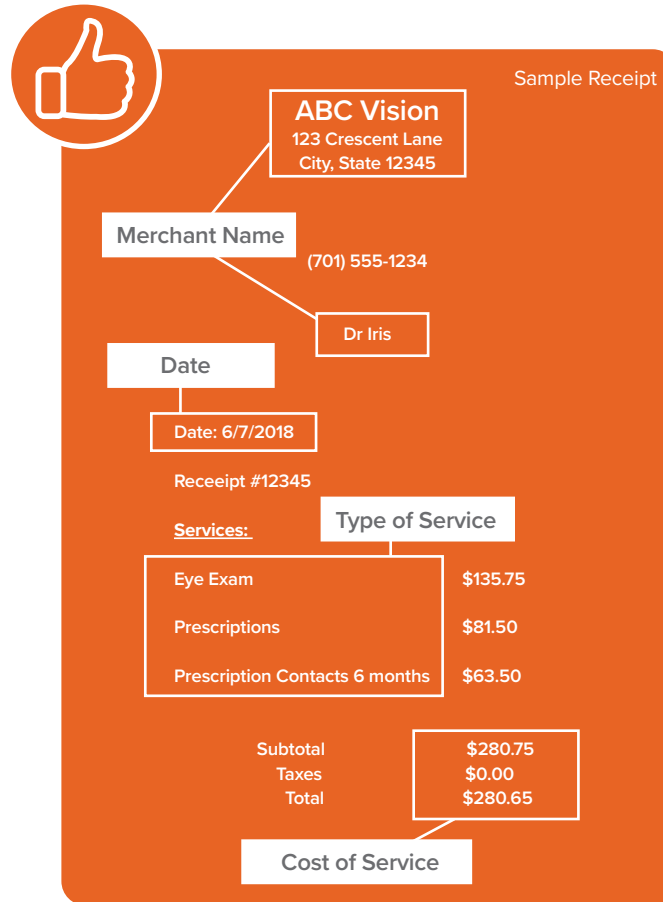
- Date(s) of service
- Type(s) of service
- Cost of service(s)
- Merchant name/information

An Explanation of Benefits (EOB) will contain all of these if you are unable to obtain a receipt with these fields.

An example of incorrect documentation would include a summary receipt that doesn't include all the needed information listed above.

Documentation may be needed for debit card transactions due to IRS regulations.

- When you make a purchase that requires you to provide documentation, we will send you automated receipt reminders via mail or email. Once we receive your documentation, you will no longer receive reminders. To receive reminders by email, see the [Statements](#) section later in this guide.
- If we do not receive and process documentation within **60 days** after your card transaction, your debit card will be inactivated and placed in a temporary hold status. You will be asked to send us appropriate documentation or reimburse your account. Your debit card will be reactivated within one business day of processing your documentation or repayment (for instructions on making repayments please see [Submit a Repayment](#)).



Sample Receipt

ABC Vision
123 Crescent Lane
City, State 12345

Merchant Name: (701) 555-1234

Dr Iris

Date: 6/7/2018

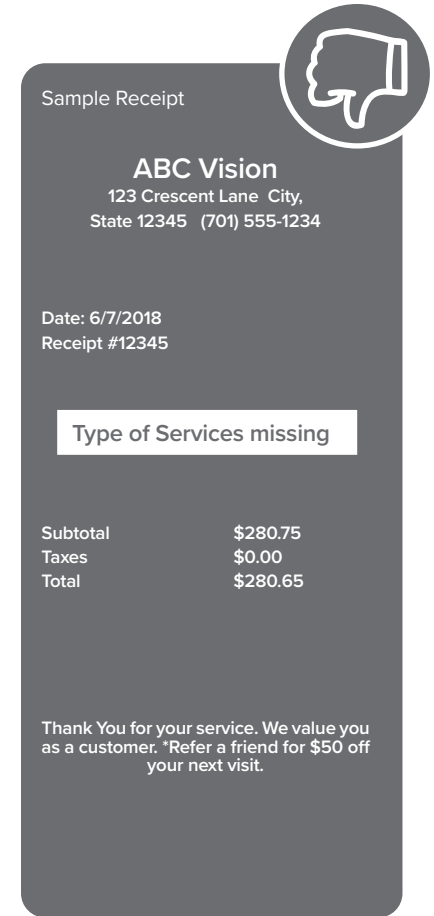
Receipt #12345

Services:

Type of Service	
Eye Exam	\$135.75
Prescriptions	\$81.50
Prescription Contacts 6 months	\$63.50

Subtotal: \$280.75
Taxes: \$0.00
Total: \$280.65

Cost of Service



Sample Receipt

ABC Vision
123 Crescent Lane City,
State 12345 (701) 555-1234

Date: 6/7/2018
Receipt #12345

Type of Services missing

Subtotal	\$280.75
Taxes	\$0.00
Total	\$280.65

Thank You for your service. We value you as a customer. *Refer a friend for \$50 off your next visit.

File a Claim (For HRAs and/or FSAs)

When filing a claim, you will want to ensure the expense has been paid out of pocket. You can submit the claim either via the online portal, the mobile application, or the Reimbursement Request Form (accessible from your online portal). Once the claim has been approved, funds will be issued directly to you via check or direct deposit (depending upon accounts linked). Should your claim be denied, you will receive a communication advising what further information is needed, which can be found under the **Message Center** tab.

① After you select the File a Claim button on the Home page, you will be brought to a new page in the Accounts tab. First, you will select an account and a payee.

② To file a claim and request reimbursement, select the plan you choose to **Pay From**. Choose whether you want the reimbursement sent to yourself (via direct deposit to your personal bank account that you have set up, or via check issued to yourself) or to someone else, via check. Click **Next**.

③ Then you will have to upload a receipt with the following to validate your claim:

- Care provider name
- Dates of Service
- Type of Service
- Cost of Service

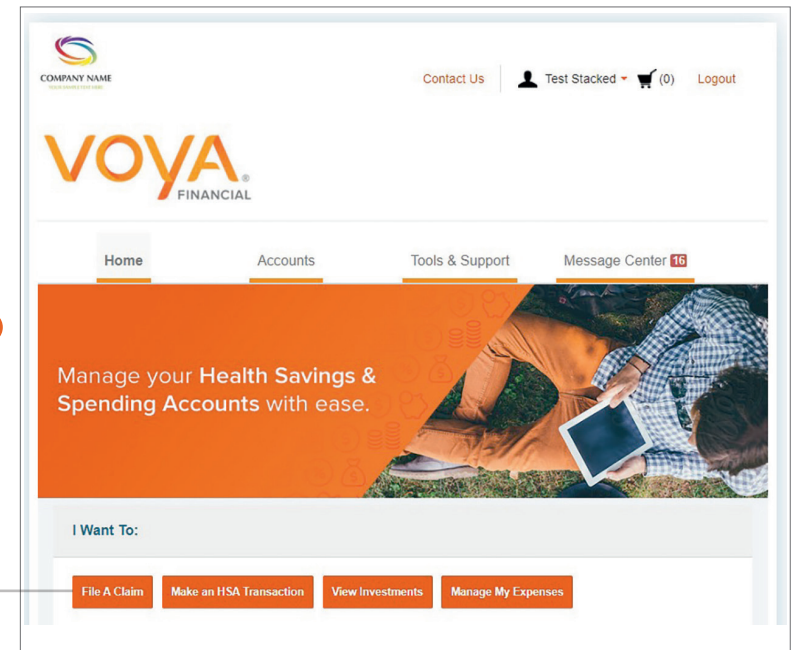
④ The next step will be to provide the claim details:

- Start date of the service
- End date of the service
- Amount
- Provider
- Category
- Type of service
- Recipient
- 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 next page will indicate Confirmation towards the top and you are given the option to print the page for your records if you would like.



Submit a Repayment

We will request repayment from you for any paid claims for which we have not received sufficient documentation.

If you need to make a repayment, you will see a message under **Message Center** tab.

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, visit the [Add bank account](#) for instructions.
- 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.

Expenses

The Expenses section provides you the ability to add an expense, export expenses, and find detailed reports of your medical expenses. Graphs are available to show 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 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.

Make sure to 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.

Select to view your chart by category, status, date range, recipient, or provider.

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

Customize how you view your Bar or Pie chart. Select to view by category, status, recipient or provider.

At this point, you can 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, along with being able to edit the expense.

- This will take you back to the original page (where you added the expense) and you can change the date, the amount of the expense, the provider, the type of expense and can also change the recipient.

Home Accounts Tools & Support Message Center 1

Expenses [View Non-Healthcare](#)

[Add Expense](#) [Export Expenses](#)

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$400.00 ⓘ	\$400.00 ⓘ	\$0.00 ⓘ

Total Eligible to Submit: \$0.00 ⓘ

Filter By [Reset Filters](#)

From 1/1/2019 X

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 2/26/2019	Other	Undefined	-	\$25.00	🟢
+ 2/26/2019	Other	Undefined	ABC Vision Clinic	\$45.00	🟢
+ 2/15/2019	Other	Undefined	-	\$40.00	🟢
+ 2/15/2019	Other	Undefined	HSA Dental Test	\$50.00	🟢
+ 2/13/2019	Other	Arthur Bing	-	\$50.00	🟢
+ 2/13/2019	Other	Arthur Bing	HSA Dental Test	\$80.00	🟢
+ 2/2/2019	Vision	Chandler Bing	ABC Vision Clinic	\$60.00	🟢
+ 2/1/2019	Vision	Chandler Bing	ABC Vision Clinic	\$50.00	🟢

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 who the recipient information, but it's not required.
- 3 Next will be the **Transaction Summary** screen, where you can verify the amount is correct.
- 4 You will see a Transaction Summary next, where you, again, make sure that your total amount is correct and you are 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.

1/1/2019

Vision

Uma Ballard

Dr Lamb

\$15.00

\$

Pay

Expense Details

Description: Eye glasses

Source: Mobile

Expense Amount: \$15.00

Payable Amount: \$15.00

Date(s) of Service: 5/25/2018

Total Billed Amount: ? \$50.00

Received Date: 6/25/2018

Upload Receipt(s)

Add Expense Note

Mark as Paid

Remove Expense

Update Expense

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

Message Center

Manage your messages and notifications

The **Message Center** tab will be where you receive notifications for actions such as a receipt reminder, request for more information, denial letter, 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 messages have 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 the 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 can not be moved back or permanently deleted

Message Center **1**

COMPANY NAME

Contact Us Test Stacked (0) Logout

VOYA FINANCIAL

Home Accounts Tools & Support Message Center **16**

Manage your Health Savings & Spending Accounts with ease.

I Want To:

Message Center

Update Notification Preferences View Statements

Archive

<input type="checkbox"/>	DATE/TIME	FROM	SUBJECT	ATTACHMENT
<input type="checkbox"/>	2/2/2019 2:47 AM	Auto-generat...	Receipt Reminder	Receipt Reminder
<input type="checkbox"/>	2/1/2019 6:33 AM	Auto-generat...	HSA Account Summary (1/1/2019 - 1/31/...	HSA Account Summary (1/1/2019 - 1/31/...
<input type="checkbox"/>	1/25/2019 3:37 AM	Auto-generat...	Receipt Reminder	Receipt Reminder

Show Archived Messages

Account Updates

Update Your Profile

If you want to change your phone number, email address (for example, from your work email to your personal address) or your 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**.

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
- SSN
- Birthday
- 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.

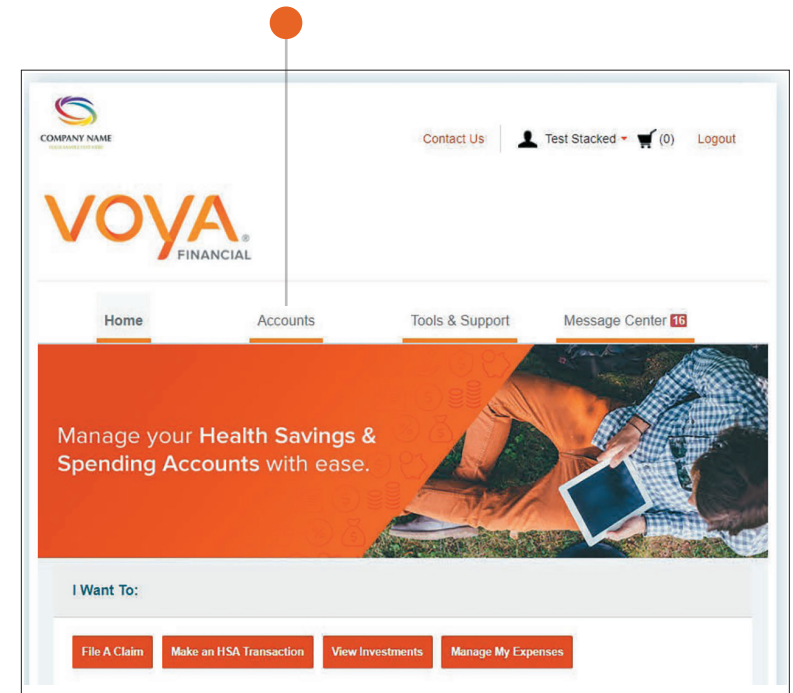
Complete the required fields and select **Submit**.

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 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
- Birthday
- Address
- Relationship to the account holder
- Primary or Contingent Beneficiary



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 the Tools & Support.

Report a debit card as lost or stolen

Select the **Accounts** tab, then select **Banking** 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 inactivated 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 this 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.

Add a bank account

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.

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

Review the pop-up message and click **Submit**.

A Micro- deposit ranging from \$0.01 - \$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 visiting the Voya Financial Consumer Portal at participant voya.com/myhealthaccounts. After logging in, click on the link under the **Message Center** tab. The link will read **One or more bank accounts require activation**.

Click on **Activation**.

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

The screenshot shows the Voya Financial website interface. At the top, there's a header with the Voya Financial logo, a 'COMPANY NAME' placeholder, and links for 'Contact Us', 'Test Stacked', a shopping cart icon with '(0)', and 'Logout'. Below the header is a navigation bar with tabs: 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center' with a notification badge. The main content area features a large orange banner with the text 'Manage your Health Savings & Spending Accounts with ease.' and an image of a person using a tablet. Below the banner is a section titled 'I Want To:' with a grid of links categorized under 'ACCOUNTS', 'INVESTMENTS', 'PROFILE', and 'I WANT TO'. The 'ACCOUNTS' category is highlighted with a red dot. Below this is a 'Bank Accounts' section with a red dot pointing to the 'Add Bank Account' button. The 'Add Bank Account' button is red and located at the top right of the 'Bank Accounts' section. Below the button, there's a list of bank accounts, including 'USA CREDIT UNION' with details 'USA Credit Union', 'xxxx8351', and 'Checking'. Below the bank name are links for 'View / Update' and 'Remove'.

ACCOUNTS	INVESTMENTS	PROFILE	I WANT TO
Account Summary	Investments	Profile Summary	Make HSA Transaction
Account Activity	Education	Banking	Manage Investments
Expenses	Manage Investments	Payment Method	Manage My Expenses
Statements	Portfolio Performance	Login Information	
	Balance History		
	Fund Activity		
	Transaction Details		

Bank Accounts **Add Bank Account**

USA CREDIT UNION
USA Credit Union
xxxx8351
Checking
[View / Update](#)
[Remove](#)

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 the 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 the consumer and if there are no pending ACH HSA transactions and/or scheduled HSA transactions.

Updating HSA Coverage

You can update your HSA Coverage within the portal in order to reflect your current HDHP coverage. Select **Account Summary** and then select the **HSA Coverage Level** link located at the bottom of the page. You can choose between an Individual plan or a Family plan and the appropriate tax year.

Note: This will not update your insurance coverage.

Bank Accounts

Add Bank Account

USA CREDIT UNION

USA Credit Union

xxxx8351

Checking

View / Update

Remove

Qualifying Health Plan Coverage

Your qualifying high-deductible health plan (HDHP) coverage determines your maximum contribution to your HSA, per IRS guidelines. The Coverage Level is not prorated and is assumed for the entire tax year. You are responsible for determining any proration that may apply.

Current Coverage Level

Family

Coverage Level

☒ Individual

☐ Family

Tax Year

2019

Cancel

Submit

Voya Consumer Guide | 24

HSA Forms

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. This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.

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
- File a Claim 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 look-up 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

Did you know you can enroll in text notifications? Click on the **Message Center** tab and then click on **Update Notification Preferences**.

FAQs

How do I change my HSA payroll deduction amount?

You can change your HSA payroll deduction any time during the year with your employer who will adjust the amount being deducted from your paycheck.

How do I change my FSA/DCA payroll deduction amount?

FSA/DCA plans only allow changes to your election (that would in turn update your payroll amount) with a qualifying life event such as the addition or loss of a qualifying dependent. Contact your employer for more information.

What do I do if a provider or my health insurance refunds me for an expense I paid for with my benefit account or I requested funds in error?

For an FSA/HRA this can be submitted via check along with the claim number to the standard PO Box on claim notifications, or you may contact our call center to have the corresponding claim denied so that you can repay the claim within our online portal. If the provider refunds your debit card the account will be repaid, but you may need to contact the call center if the corresponding claim is still asking you to take action and we can have the refund applied to that claim.

For an HSA, this can be submitted along with the Contribution Form, indicating that this was a “Mistaken Distribution”. You can either deposit the funds into a personal account and then issue a check from this personal account for the funds or sign the check over to your HSA account and mail this to the address on the form. If the funds were returned to your debit card, these will route directly into the account they were originally debited from and no further action is required.

What if I use my HSA to pay for something other than a qualified medical expense?

If HSA funds are used for other than qualified medical expenses, the expenditures are subject to applicable income tax and, for individuals who are not disabled or over the age of 65, subject to an additional 20% tax penalty.

Can I reimburse myself with HSA funds for qualified medical expenses incurred prior to my enrollment in an HSA?

No. Qualified medical expenses may only be reimbursed if the expenses are incurred after the date your HSA was established.

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Once I request a transaction how long does it take for my funds to be available?

If you have a bank account added to your account this can take as little as 3 business days for an HSA transaction. However, a check can take up to 7 business days to arrive. For HRA/FSA/DCA claims this will be dependent upon if the claim documentation is approved.

What do I do if my debit card declines or doesn't work?

Ensure you have activated the card and have logged into your online portal to accept your terms and conditions. Within your profile confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify via your activity that there are no pending transactions you have not accounted for. If using the card at the retail pharmacy, ensure the item is coded as HSA/FSA eligible. Still unable to determine the cause? Call our customer service team who can verify the cause and best solution. from your account. You do not have to itemize to complete this form.

Who qualifies for an HSA?

Generally, an eligible individual is anyone who meets all of the following criteria unless an exception would apply: Covered under an IRS qualifying HDHP; Not covered by any other health plan that is not an HDHP; Not currently enrolled in Medicare or TRICARE; May not be claimed as a dependent on another individual's tax return.

Who qualifies as a dependent?

A person generally qualifies as your dependent for HSA purposes if you claim them as an exemption on your Federal tax return. Please see IRS Publication 502 for exceptions. www.irs.gov/pub/irs-pdf/p502.pdf

How can I grant my spouse access to my account?

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found via the consumer portal or your employer.

Can I use my HSA/FSA to pay for medical expenses for a spouse or dependent?

Yes, you may use your HSA funds without penalty to pay for qualified medical expenses for yourself, spouse or dependent even if they are covered under another health plan. Consult a qualified tax advisor for advice.

FAQs

What can I use the HSA for?

The funds in the HSA can be used: to pay for qualified medical, dental, vision and prescription drug expenses, including over-the-counter drugs that have been prescribed by a doctor, as defended in IRS Publication 502; As supplemental income – if you are under age 65, money used for non-eligible expenses is taxable and subject to an additional 20 percent tax penalty.

Can I enroll in both an HSA and an FSA?

If you enroll in both an HSA and an FSA or HRA, you cannot make deductible contributions to the HSA for that coverage period if the FSA or HRA are “general purpose” arrangements that pay or reimburse for qualified medical expenses. However, you still may be able to make contributions to an HSA even if you are also covered under an FSA or HRA if those arrangements are “limited purpose” FSAs or HRAs that restrict reimbursements to certain “permitted benefits” such as vision, dental or preventive care benefits. Other permissible combinations include “suspended HRAs” and “post-deductible” FSAs or HRAs. Contact your legal or tax adviser to review these situations.

If I change employers, what happens to my HSA?

Since you are the owner of the HSA, you may continue to maintain the account if you change employers. HSA to HSA transfers are permitted and do not impact tax reporting if you are enrolled in an HSA in the future.

Who may contribute to an HSA?

Anyone may contribute to the HSA of an eligible individual. If an employee establishes an HSA, for example, the employee, their employer, or both may contribute to the employee’s HSA in a given year. If a self-employed or unemployed individual establishes an HSA, that individual may contribute to the HSA. Family members may also make contributions to an HSA on behalf of another family member as long as that other family member is an eligible individual. Keep in mind, all contributions from all sources count toward your IRS maximum contribution limits.

Is tax reporting required for an HSA?

Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals.

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Who is responsible for determining whether HSA distributions are used exclusively for qualified medical expenses?

As the HSA account holder, you must ensure that distributions are used for qualified medical expenses. Records of medical expenses should be maintained as evidence that distributions have been made for these purposes. You are responsible for ensuring contributions to the HSA do not exceed IRS limits.

What happens to the HSA if I die?

If you are married and your spouse is a named beneficiary, she/he becomes the owner of the account and assumes it as his/her own HSA. She/he may also elect to have the HSA closed and distribute funds in the form of a check. If you are unmarried, your account will cease to be an HSA. It will pass to beneficiaries or become a part of your estate and be subject to applicable taxes.

When will tax documentation become available?

You will receive a 5498-SA for the Contributions that have been made, this tends to generate in May. You will not need this one for filing taxes. You will only receive a 1099-SA if there were Distributions made. The 1099-SA is needed for filing taxes and tends to generate in the end of January.

Will HSA contributions that I made via lockbox deposit or online show up on my W-2?

No. Contributions made by either of these methods are considered after-tax contributions for purposes of W-2 reporting. In order to receive the tax benefit of after-tax contributions, you must claim them on your tax return.

How do I submit my itemized receipts for my HSA?

You will not need to submit your itemized receipts for your HSA plan, however, your distributions will be reported to you and the IRS via your 1099-SA tax document, so you should retain them for your own tax records. The Dashboard is a great place for you to store your receipts to keep an organized record of them. The IRS recommends keeping receipts for seven years.

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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