

Voya Financial Consumer Portal QuickStart Guide


Welcome to the Voya Financial Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings and Spending Account(s). In the following pages, you'll find information on how to:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment (reimbursement) history
- Report a lost/stolen card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms, and notifications

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

 **Phone: 833-232-4673** Live customer support 24x7
Fax: 855-370-0670

 **Email: VoyaSupport@voya.benstrat.com**

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

How do I log onto the home page?

1. Go to www.voya.com/myhealthaccounts
2. Enter your login ID and password
3. Click **Login**.

Note: The first time you login, click the “Get Started” button. Follow the instructions to verify your identity. Once you enter your information, an email will be sent to the email address associated with your account. Use the one time passcode to create your username and password, and setup your security questions. You will have 60 minutes to use the one time passcode.

If no email is associated with your account, you will receive an error message to call Voya Consumer Services (855-370-0670) to add an email and complete registration.

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

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

- Easily access the **Available Balance** and **I Want To** sections to work with your accounts right away.
- The **I Want To** section contains the most frequently used features for the Consumer Portal.
- The **Accounts** section links to your Accounts, Investments, and Profile.
- The **Tasks** section displays alerts and relevant links that allow you to keep current with your accounts.
- The **Healthcare Savings Goal** section shows your HSA savings goals progress (if one has been set).
- 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.

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Home Accounts Tools & Support Message Center 9

Manage your Health Savings & Spending Accounts with ease.

I Want To:

File A Claim Make an HSA Transaction Manage Investments Manage My Expenses

Tasks 1

To get your money faster, set up a bank account for direct deposit

Accounts

HEALTH SAVINGS ACCOUNT

AVAILABLE

Cash Account \$1,965.50

Investment Account \$3,000.00

PLAN YEAR 01/01/2019-12/31/2019

AVAILABLE

Dependent Care FSA PL... 1 \$952.40

Transit Account Plan Ye... 1 \$34.28

Have 2 minutes?
Share your feelings about your Health Savings & Spending Account experience. Start Now

Recent Transactions

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

View full table

Quick View

HSA Contributions & Distributions 1

HSA Contributions by Tax Year 1

Beneficiary

If you would like to add a beneficiary, click here.

Notification Preferences

Health Savings and Spending Accounts (HSAs) are accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC) and administered by WEX Health, Inc. The content on this website is not intended as legal or tax advice.

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How do I file a claim and upload a receipt?

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

1. On the **Home Page**, click **File a Claim** 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. The **Claim Confirmation** page displays. You may print the **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. Simply 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:

[File A Claim](#)[Make an HSA Transaction](#)[View Investments](#)[Manage My Expenses](#)[Home](#)[Accounts](#)[Tools & Support](#)[Message Center ²](#)

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



COMPANY NAME
YOUR SAMPLE TEXT HERE

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Home

Accounts

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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	INVESTMENT BALANCE
\$1,965.50	\$3,000.00 * Current as of 11/12/2019

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**, click on the **Accounts Tab**, then click on the **Expenses** link. 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.

The screenshot displays the VOYA Financial user interface. At the top, there is a header with the company logo, a navigation bar with links for Home, Accounts, Tools & Support, and Message Center (5). Below the navigation bar, the 'Expenses' section is active. It features two buttons: 'Add Expense' and 'Export Expenses'. A summary table shows the following data:

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$45.00 ⓘ	\$10.00 ⓘ	\$35.00 ⓘ

Below the summary, a bar indicates 'Total Eligible to Submit: \$35.00 ⓘ'. A filter section allows users to 'Filter By' and 'Reset Filters', with a date range set to 'From 1/1/2019'. A table of expenses is shown with columns for DATE, EXPENSE, RECIPIENT/PATIENT, MERCHANT/PROVIDER, SUBMITTED AMOUNT, and STATUS. The table contains two entries:

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

At the bottom of the page, there is a large 'Expenses' heading and a red arrow pointing to the 'View Non-Healthcare' link. Below this, there are two buttons: 'Add Expense' and '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.

COMPANY NAME
YOUR COMPANY TEXT HERE

Contact Us | Test Stacked (0) Logout

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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 X

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

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 paid and you will be shown eligible accounts you can pay.
4. When you click **Pay**, the claim details from the **Expenses** page will be pre-populated within the claim form. Review & 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	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

Expense Details

Description: vision
Source: Online
Expense Amount: \$35.00
Payable Amount: \$35.00

Date(s) of Service: 3/14/2019
Total Billed Amount: \$35.00
Received Date: 3/28/2019

Upload Receipt(s)
Remove Expense

Add Expense Note
Update Expense

Mark as Paid

How do I view my claims history and status?

- 1 From the **Home Page**, click on the **Accounts Tab**, and then click on the **Claims** link to see your claims history. You can apply filters from the top of the screen. You can filter by plan year, account type, claim status, or receiptstatus.
- 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.

[Contact Us](#)

Test Stacked ▾



(0)

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Accounts / Claims

[Filter By ▾](#) [Reset Filters](#)

DATE OF SERVICE ▾	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
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There are no records to display.

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.

The screenshot shows the VOYA Financial website interface. At the top, there is a header with the company logo, a 'Contact Us' link, a user profile icon labeled 'Test Stacked', a shopping cart icon with '(0)', and a 'Logout' link. Below the header is a navigation bar with tabs: 'Home', 'Accounts' (which is selected and highlighted), 'Tools & Support', and 'Message Center' with a notification badge. The main content area is titled 'Accounts / Payments'. It features a 'Filter By' dropdown and a 'Reset Filters' link. Below this is a table with the following data:

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 the Banking link.
- 2 Under the **Debit Cards** column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

The screenshot shows the VOYA Financial website interface. At the top, there is a header with the company logo, a 'Contact Us' link, a user profile icon labeled 'Test Stacked', a shopping cart icon with '(0)', and a 'Logout' link. Below the header is a navigation bar with tabs: 'Home', 'Accounts' (which is selected and highlighted), 'Tools & Support', and 'Message Center' with a notification badge. The main content area is titled 'Banking / Cards'. It is divided into two columns. The left column is titled 'Bank Accounts' and has a link 'Add Bank Account'. It contains the text 'No bank accounts exist'. The right column is titled 'Debit Cards' and contains links for 'Report Lost/Stolen' and 'Order Replacement'. Below these links is a note: '† Request New Personal Identification Number (PIN) Toll Free Number: (866) 898-9795'.

How do I update my personal profile?

1. From the **Home Page**, under the **Accounts Tab**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link under **Profile** for your updates: **Update Profile**, **Add/Update Dependent**, or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.

[Contact Us](#)[Test Stacked ▾](#)[\(0\)](#)[Logout](#)[Home](#)[Accounts](#)[Tools & Support](#)[Message Center 5](#)

Profile / Profile Summary

Profile

[Update Profile](#)

TEST STACKED

HOME ADDRESS

123 Oak Street
City, MN 56560
United States

MAILING ADDRESS

123 Oak Street
City, MN 56560
United States

HOME PHONE

(123) 456-7890

EMAIL ADDRESS

christina.parmley@voya.com

GENDER

Female

MARITAL STATUS

Single

USERNAME

tstacked6566

PARTICIPANT ACCOUNT...

02

Dependents

[Add Dependent](#)

No dependents

Beneficiaries

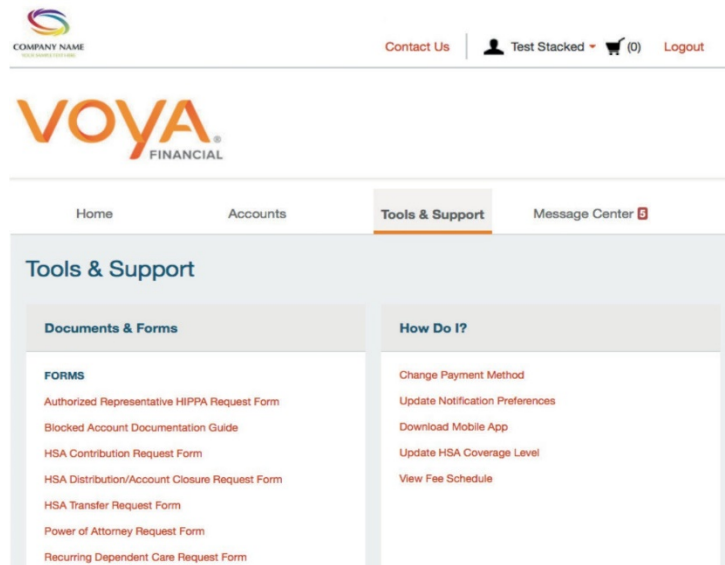
[Add Beneficiary](#)

No beneficiaries

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.

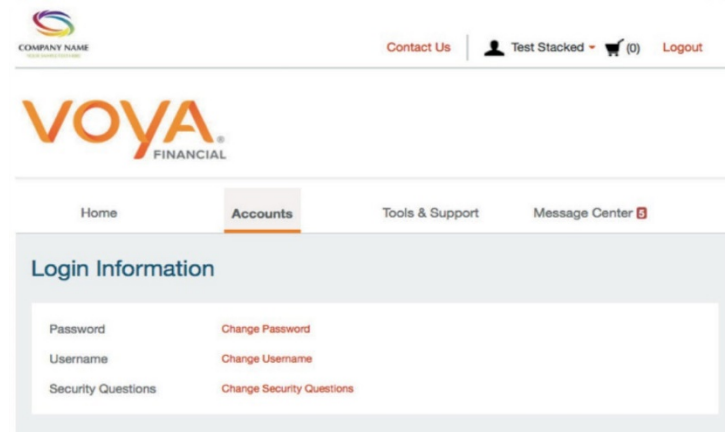
1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the “**How Do I?**” section
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Reimburse Myself Using Direct Deposit** and **Update 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**, click on the **Accounts Tab**, and click **Login Information**.
2. Follow instructions on the screen.
3. Click **Save**.

NOTE: For your first-time login, click “Create your new username and password” link. Follow the instructions.



How do I view or access:

Documents and Forms?

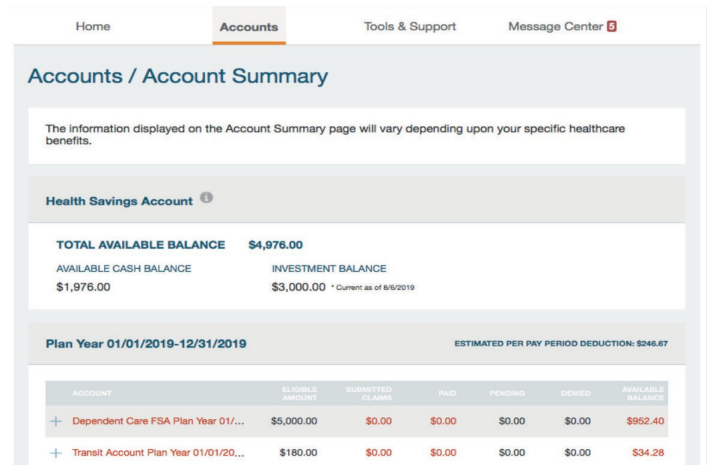
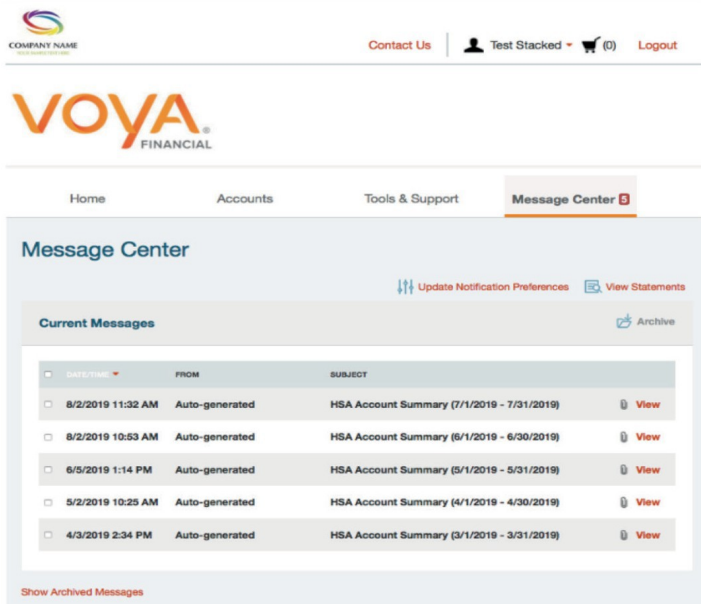
1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

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.
Or, 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 Savings and Spending Accounts, 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). Administration services provided by WEX Health, Inc., and Benefit Strategies, LLC.

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. WEX Health, Inc. reserves 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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