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

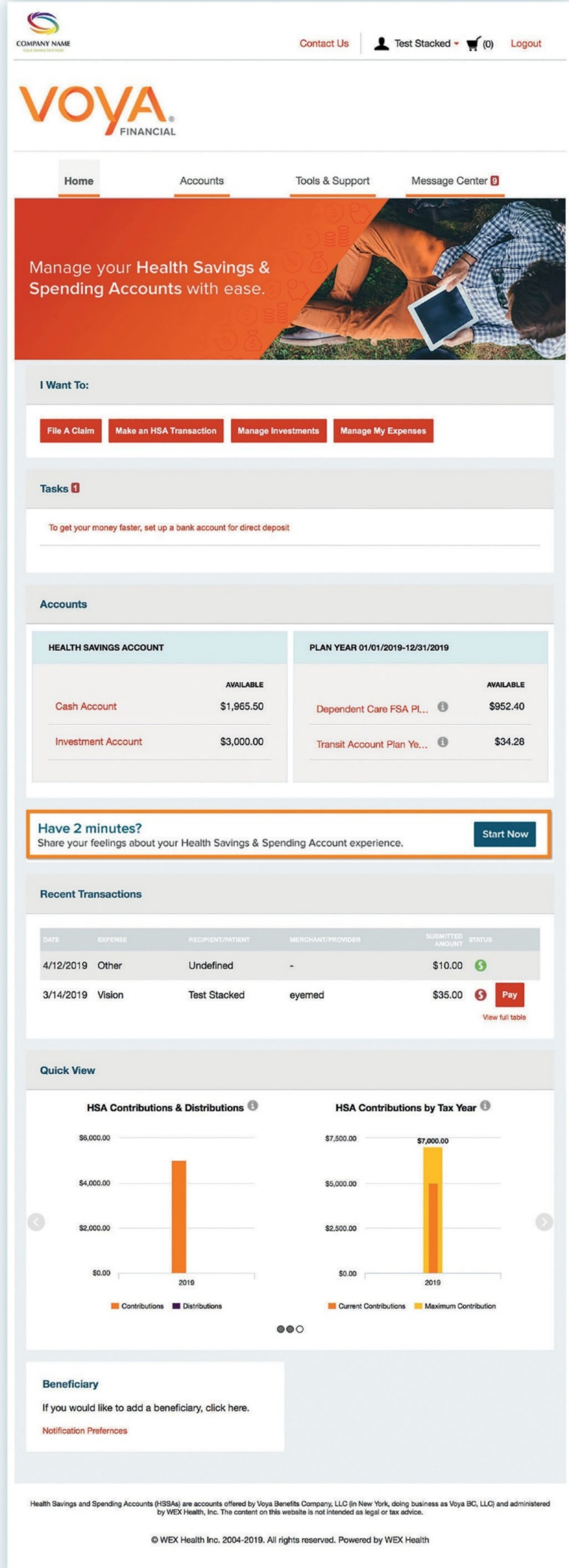
How do I log onto the home page?

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.

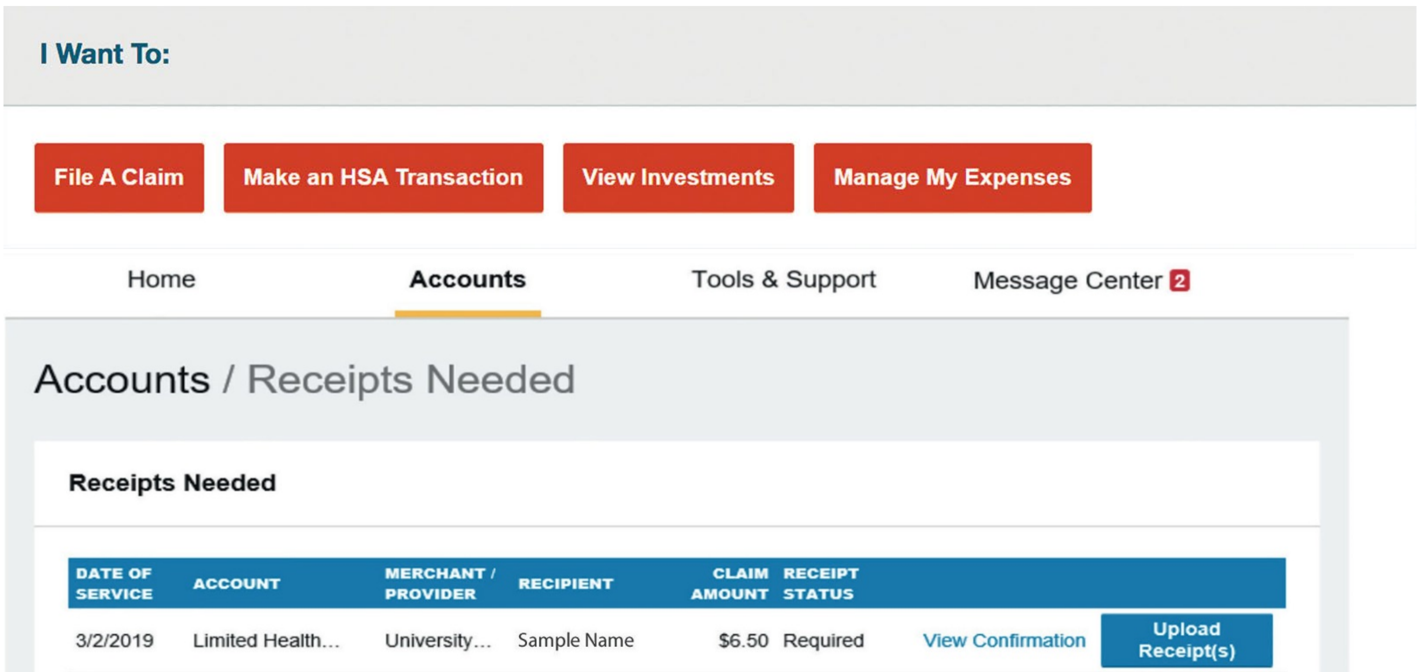
You can also hover over the tabs at the top of the page.

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.

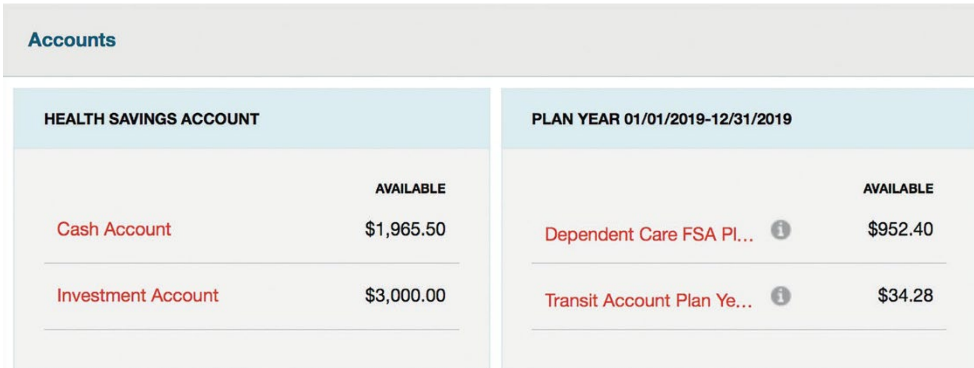
Note: If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Simply click to expand the line item to view claim details 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.

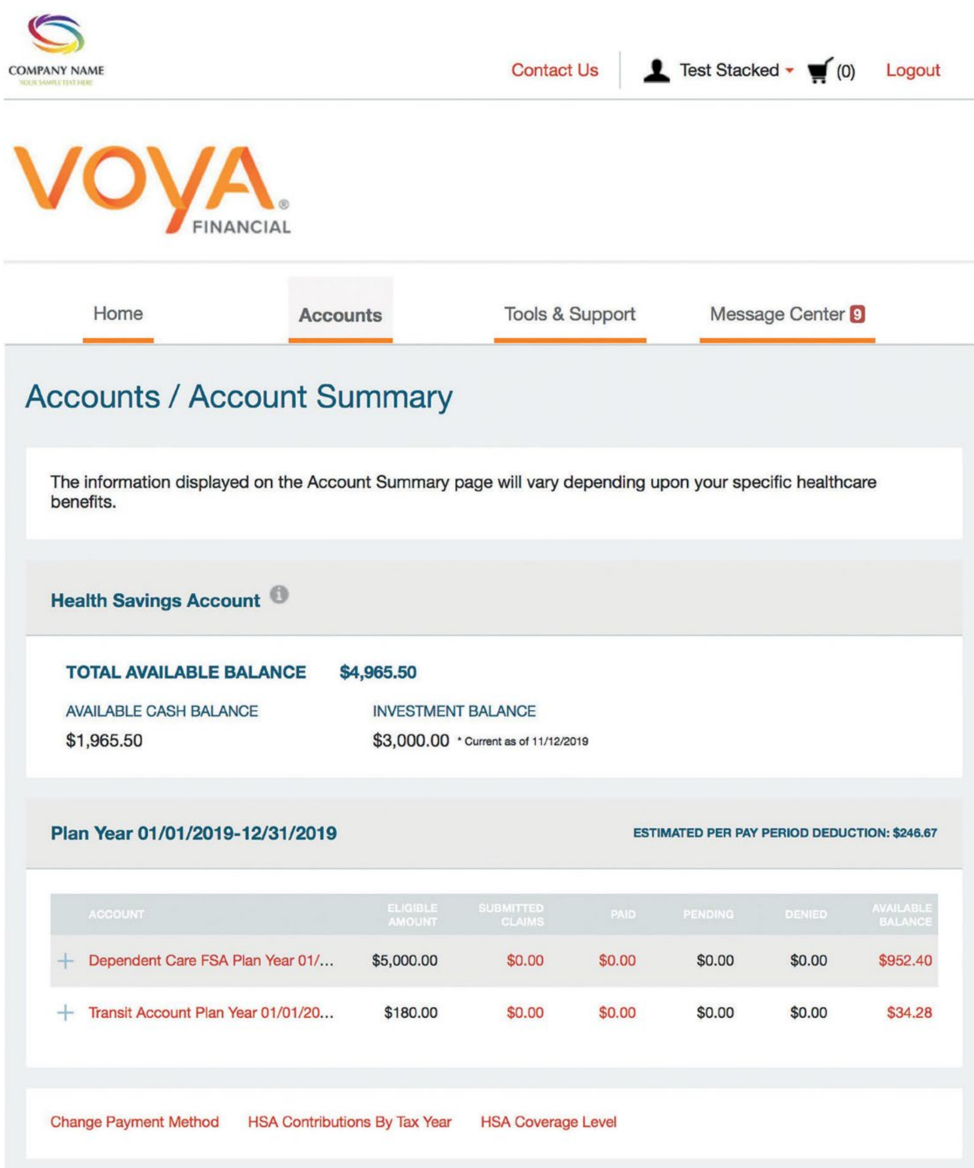


How do I view current balances and account activity?

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.

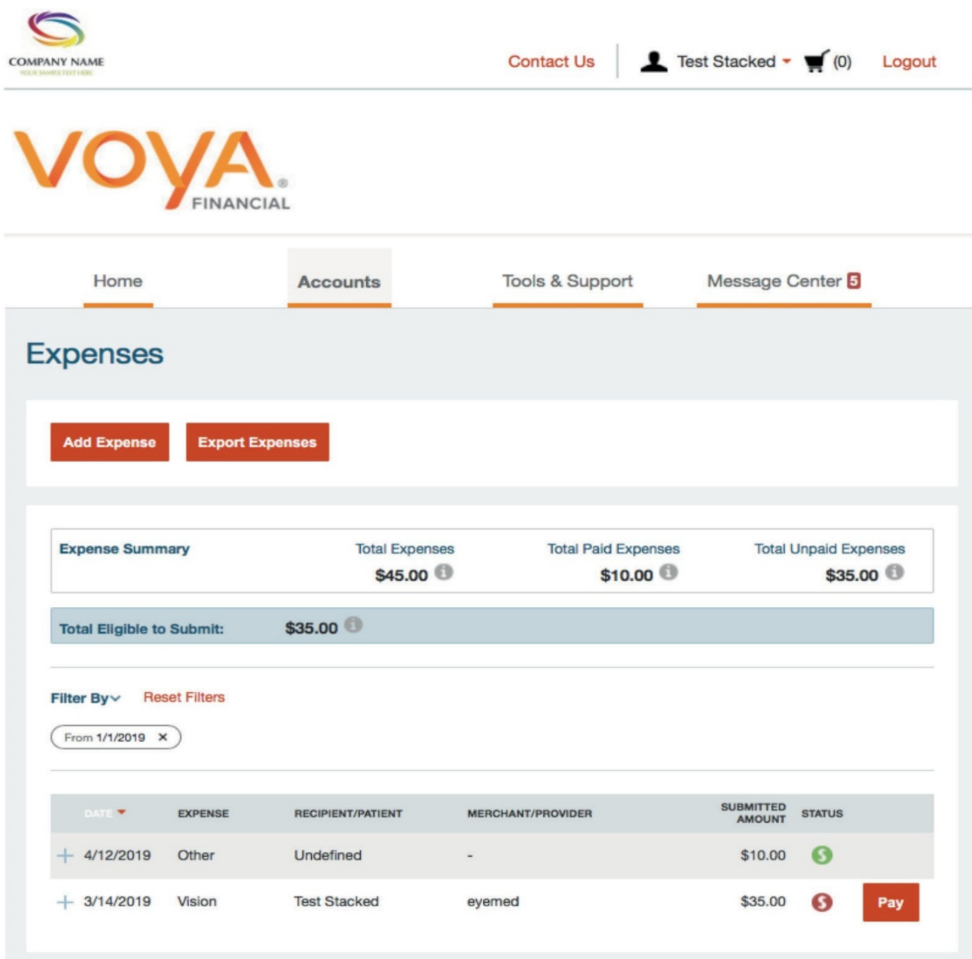


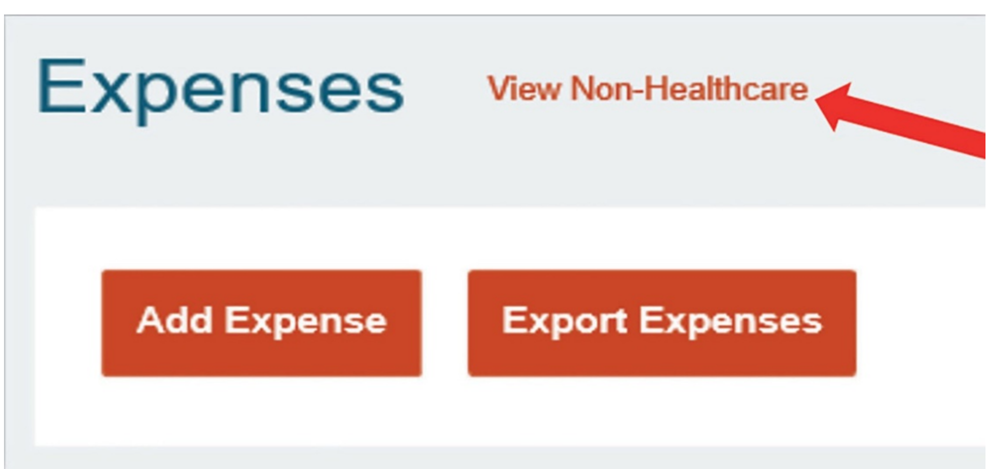


How can I view all healthcare expense activity in one place?

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.

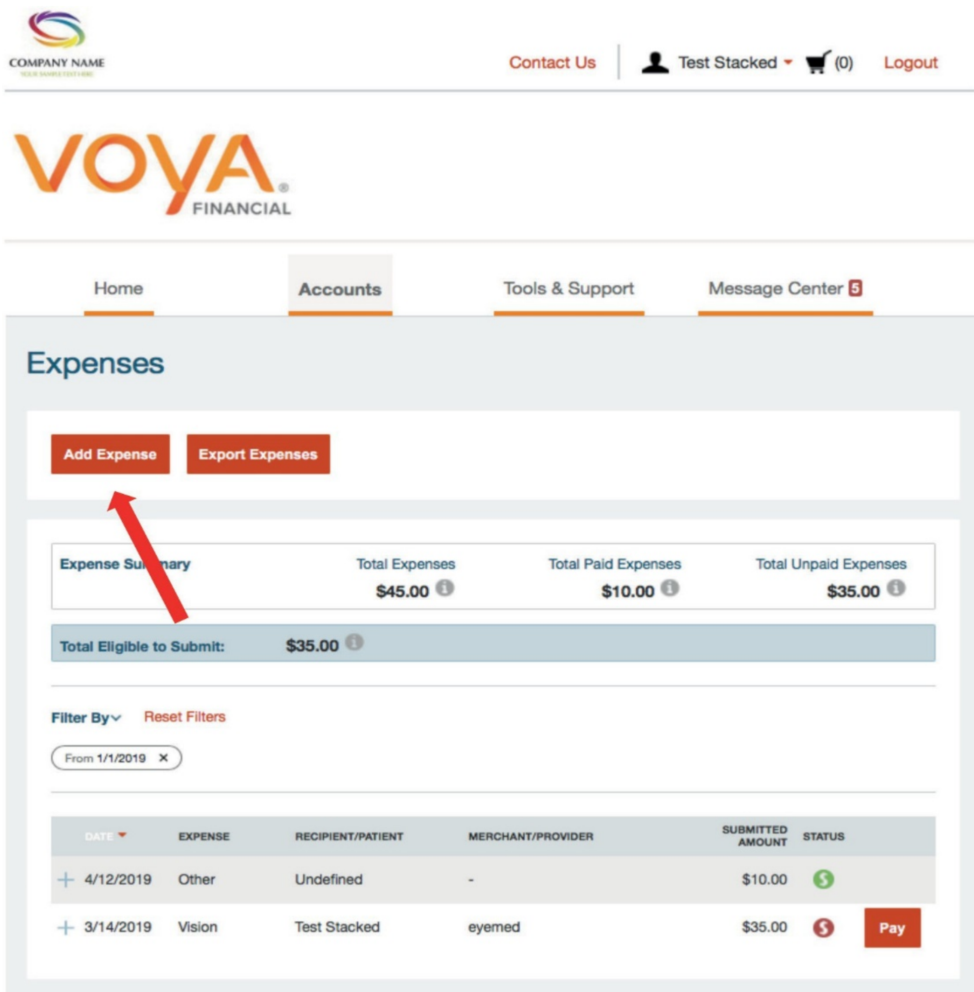




How do I add an expense?

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.

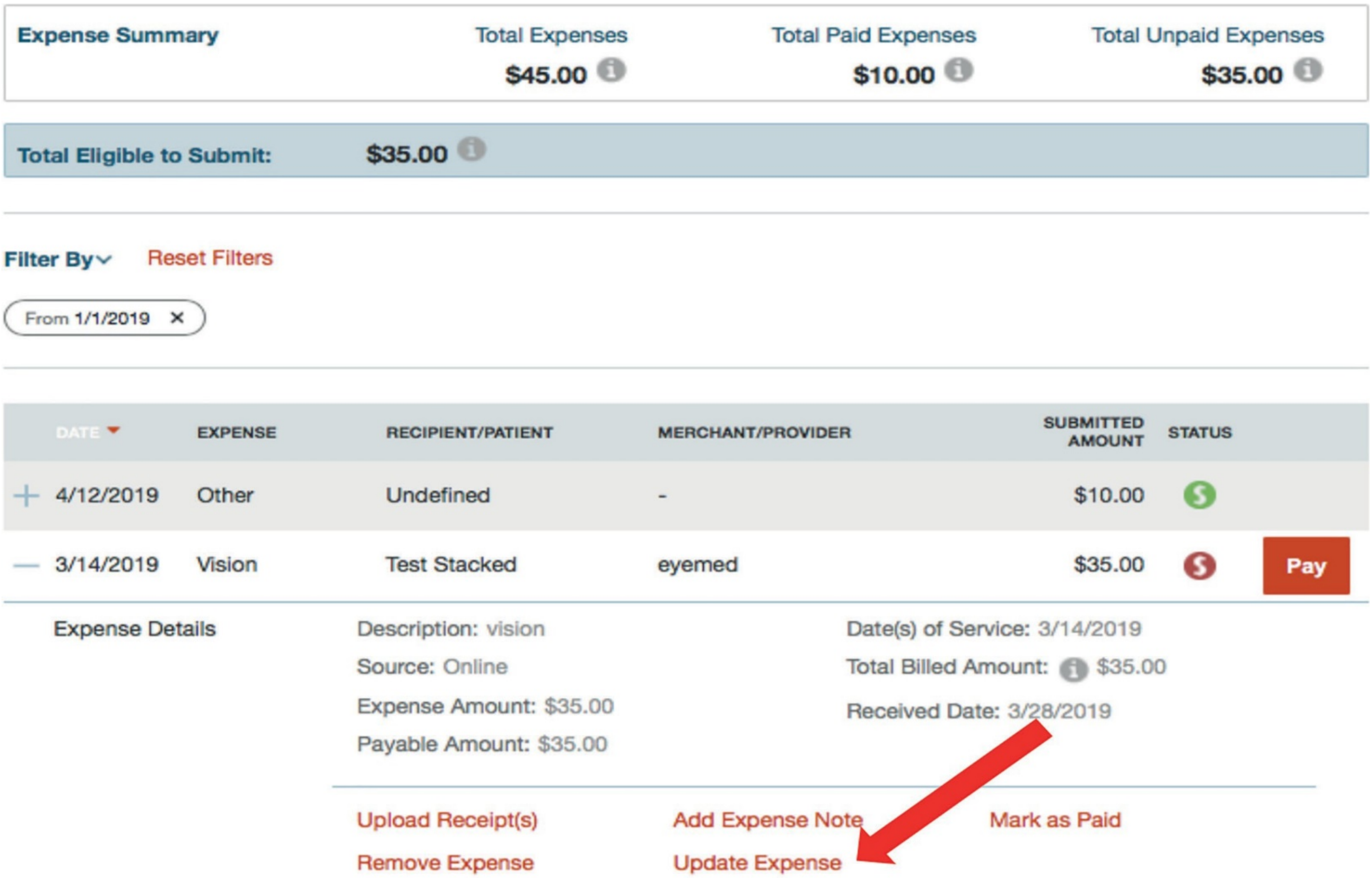


How do I pay an expense?

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?

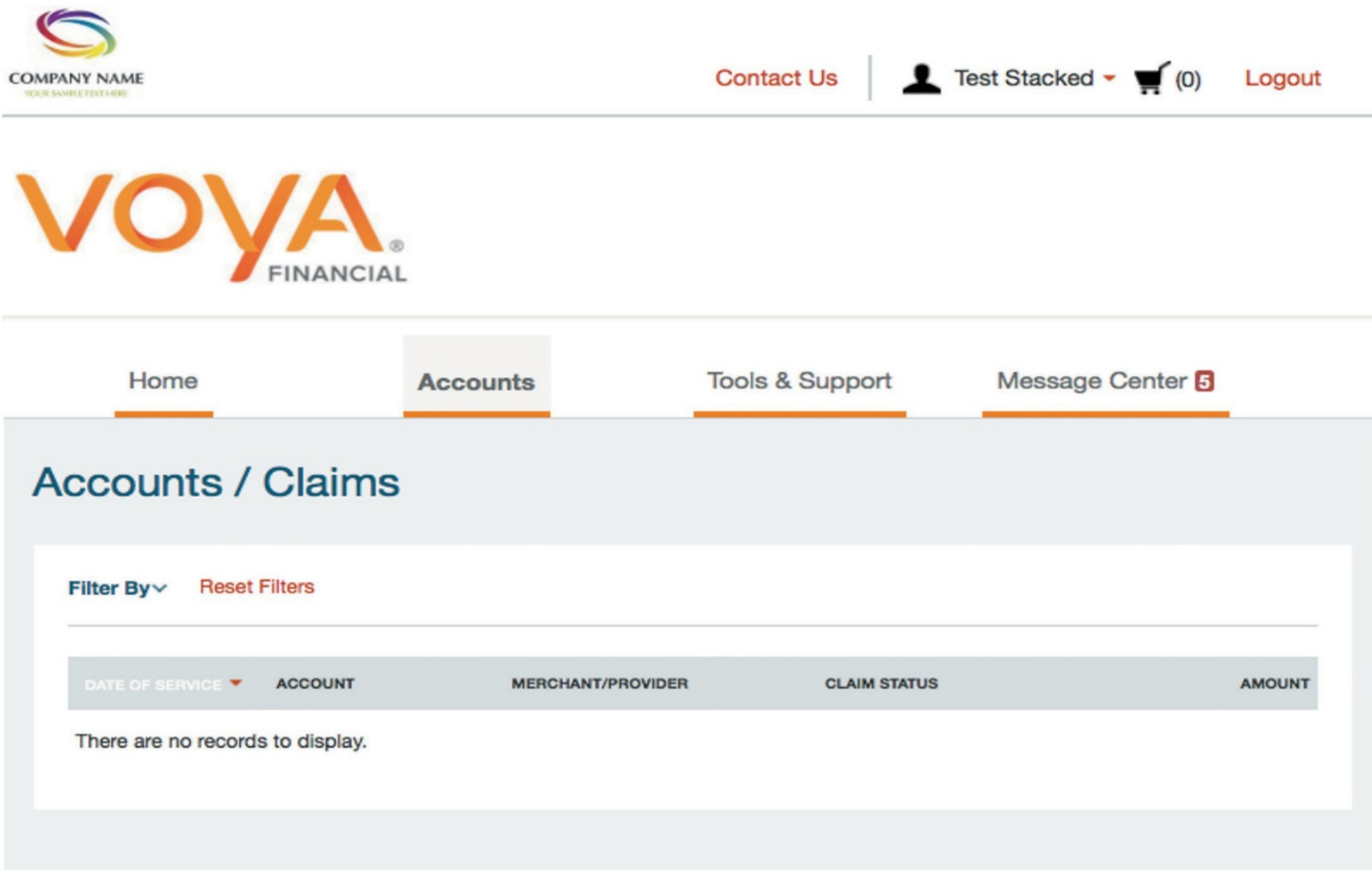
1. You can edit expense details for all claim statuses directly from the **Expenses** page.
2. Expand the claim details visible by clicking on the expense line item from the Dashboard.
3. You will see options to add expense notes, update the expense details, mark the expense as paid/unpaid, or remove the expense.



How do I view my claims history and status?

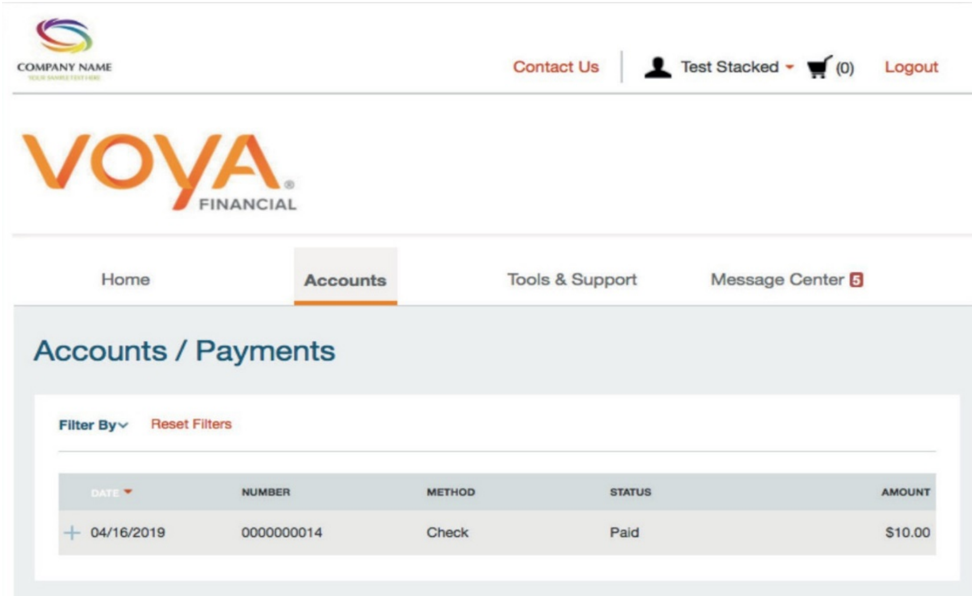
1. From the **Home Page**, click on the **Accounts Tab**, and then click on the **Claims** link to see your claims history. You can apply filters from the top of the screen. You can filter by plan year, account type, claim status, or receipt status.
2. By clicking on the line of the claim, you can expand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



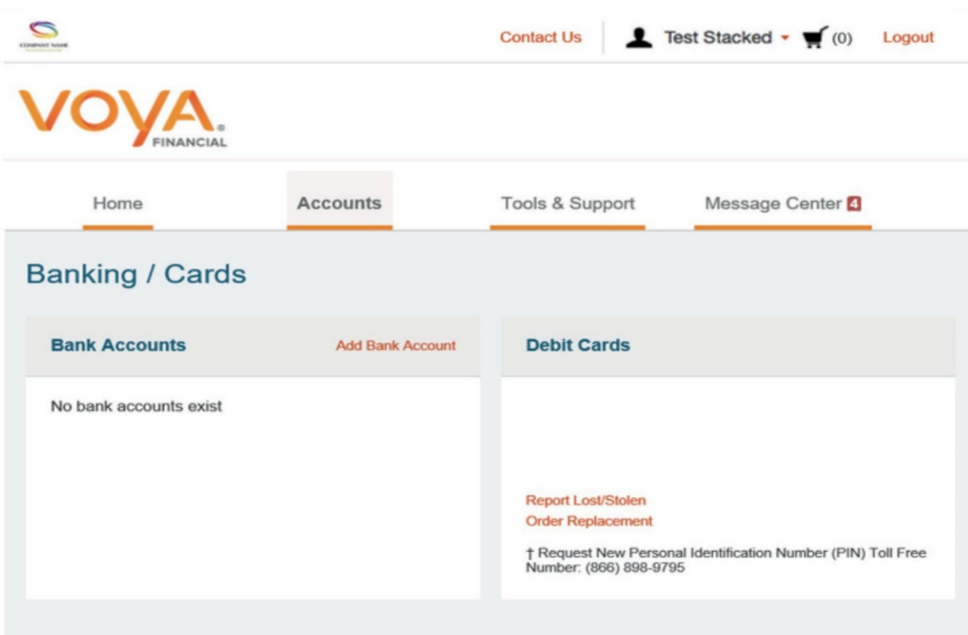
How do I view my payment (reimbursement) history?

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.



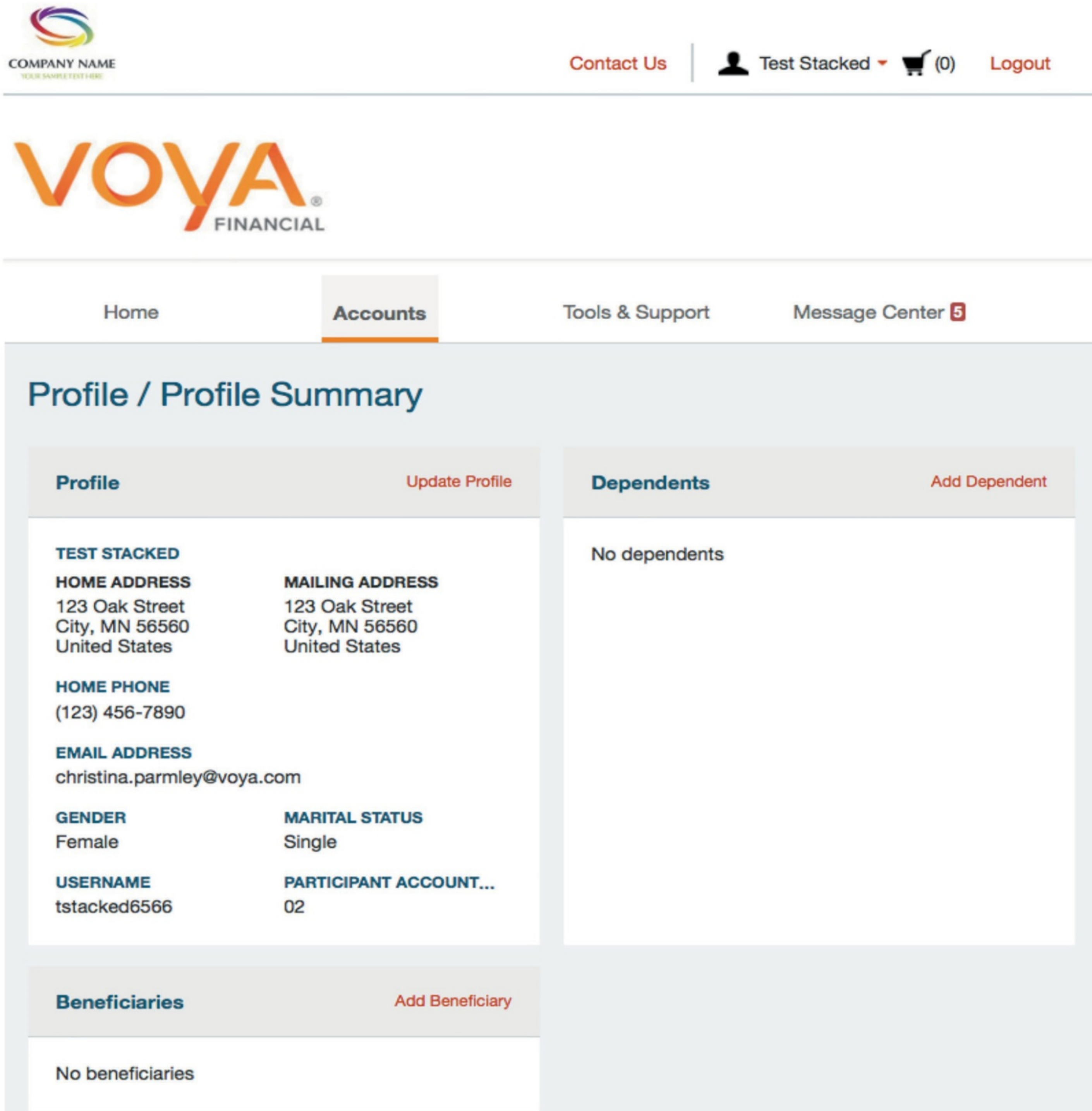
How do I report a debit card missing and/or request a new card for myself or a dependent?

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.



How do I update my personal profile?

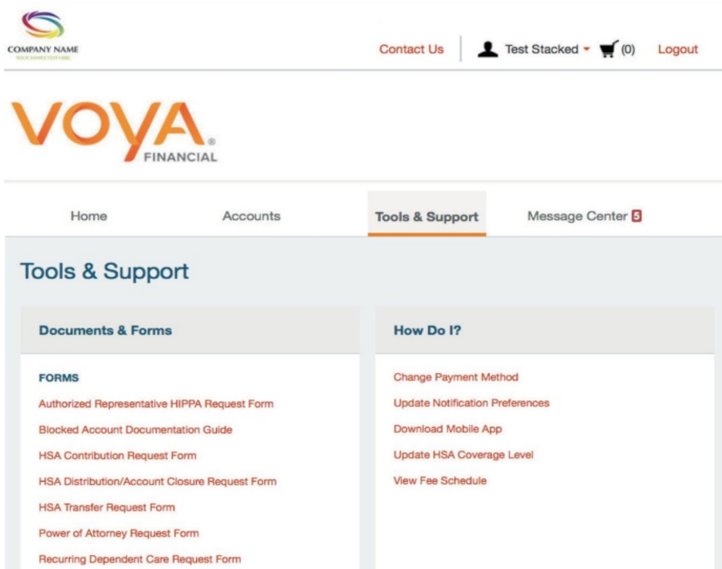
1. From the **Home Page**, under the **Accounts Tab**, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link under **Profile** for your updates: **Update Profile**, **Add/Update Dependent,** or **Add Beneficiary**.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



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.

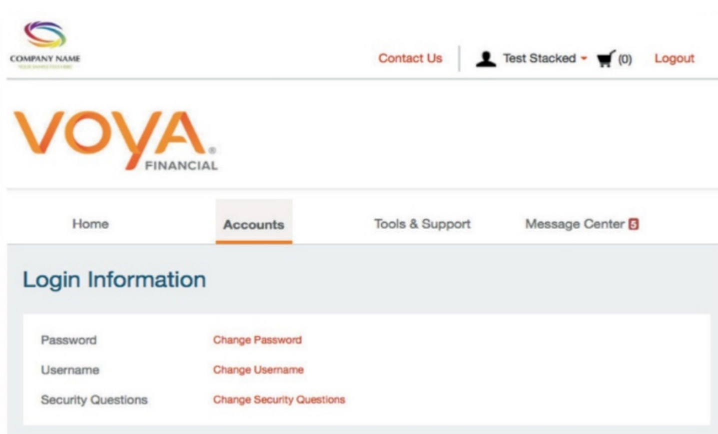
1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the **"How Do I"** section
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Reimburse Myself Using Direct Deposit** and **Update 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.