




Welcome

The Voya Health Reimbursement Arrangement (HRA) is an important benefit afforded to you as part of your employment





An HRA is an employer funded plan (“Your Plan”) that provides individual accounts for reimbursing participants and their spouse and eligible dependents for their qualified medical expenses. An HRA permits any unused portion of the account at the end of the year to be carried forward to the next year. Unlike flexible spending accounts, there is no annual “use it or lose it” requirement.

How your HRA works

An HRA is funded solely through employer contributions. The amount and frequency of contributions are determined by the terms of Your Plan. The HRA reimburses qualified medical expenses incurred by individuals who have satisfied the Plan’s eligibility and participation requirements. For example, you might become a “claims active” participant if you have retired from your employer after meeting certain age and/or service requirements.

The HRA reimburses expenses that qualify as eligible medical expenses as defined by Internal Revenue Code Section 213(d) and that are considered qualified expenses by Your Plan. Medical care expenses in Your Plan may include, health, dental, and vision insurance premiums, co-pays and deductibles, prescription costs, Medicare Parts B & D premiums, Medicare supplement insurance premiums, and qualified Long-Term Care insurance premiums. As a defined contribution plan, you can only be reimbursed up to the balance in your account, which is comprised of contributions made on your behalf and any earnings on the invested account balance. When you become eligible to receive reimbursement for qualified medical expenses (i.e., you become a claims active participant) you will receive instructions on how to submit a reimbursement request. In addition, the HRA Participant Portal—accessible online and via mobile app—provides a comprehensive list of qualified expenses. For specific details regarding Your Plan, please contact your employer.

Management of your HRA

One of the benefits of an HRA is that you may be able to manage your account and the associated investments in Your Plan before becoming a claims active participant. Management of your account in the HRA Participant Portal online or via the Voya Health Accounts mobile app allows you to determine your investment allocations and to ensure that your spouse and eligible dependent(s) information is up to date. You can utilize the HRA Participant Portal to monitor your account and allocate the HRA assets across the available investment options within Your Plan. As required by law, all the assets in your account are held in trust by the Plan trustee. As noted above, you can use HRA assets in your account for qualified medical expenses once you become a claims active participant. You are not permitted to use the assets *prior* to becoming a claims active participant. The terms of Your Plan dictate what happens to any HRA assets remaining in your account at your death. For specific details regarding Your Plan, please contact your employer.

Accessing your HRA

You can access the HRA Participant Portal from voya.com/ws/myHRA. Once in the Portal, you have full access to your account and once separated from service, you will be able to use the balance in your account to reimburse yourself for qualified medical expenses. If you are a retirement plan participant with Voya, log into Voya's participant website or the Voya Retire mobile app to view your HRA balance and access the HRA Participant Portal using Single Sign-On (SSO) technology. With SSO, you don't need to log into the HRA Participant Portal separately.

Once you become claims active

In addition to managing your investment options, your online account offers a variety of tools which allow you to manage your account once you become a claims active participant. You can file reimbursement requests, upload verification, view a list of qualified expenses, generate statements on demand, print forms, view your account balance information, view your request history, view payment history, and much more. Once you become a claims active participant, you may

use the balance in your account to reimburse yourself for certain qualified medical expenses that you (and your spouse and eligible dependents, if applicable) have incurred on or after the date you become a claims active participant. You will receive a communication that includes two debit cards once you become a claims active participant.

Use your debit card to pay for qualified medical expenses at the point of purchase, eliminating the need to submit reimbursement requests. Qualified expenses are automatically approved at authorized merchants and paid from your HRA.

In addition to using your debit card, you can also pay for a qualified medical expense via other payment methods and simply submit a reimbursement request from your online account or mobile app. You may also complete a paper Reimbursement Request form and fax, email, or mail it with verification to Voya. The HRA funds are not tied to a plan year and never expire.



Questions?

Should you have additional questions about your HRA, you can contact Voya Financial Health Account Solutions for account information or claims processing information.

Toll-free: **(833) 232-4673** Monday – Friday, 8:00 AM to 8:00 PM ET

Email: HASinfo@voya.com



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Investment options available through a Health Reimbursement Arrangement are long-term investment vehicles, which allow you to allocate contributions among investment options that have the potential to grow on a tax-free basis. Account values fluctuate with market conditions; when withdrawn the principal may be worth more or less than its original amount invested.

A Health Reimbursement Arrangement is not an insurance policy. It is a tax-advantaged, employer-sponsored, self-insured employee health benefit subject to IRS Code Section 105. This is not intended to be legal or tax advice and you should consult with your own legal/tax advisor regarding your individual situation.

You should consider the investment objectives, risks, charges and expenses of the investment options offered through a Health Reimbursement Arrangement carefully before investing. The information booklets/fund fact sheets/fund prospectuses containing this and other information can be obtained when you access your account on the Voya HRA Participant Portal. Please read the information carefully before investing.

The Health Reimbursement Arrangement is offered through Voya Retirement Insurance and Annuity Company (VRIAC), Windsor, CT. Third party administration services are provided by Benefit Plan Administrative Services, Inc. (BPAS) and, in part, by WEX Health, Inc. Voya Institutional Trust Company holds the Health Reimbursement Arrangement's assets in a trust or custodial capacity and has engaged Hand Benefit & Trust Company, an affiliate of BPAS, to perform servicing functions on its behalf. If offered, the Voya Fixed Account is available through a funding agreement issued by VRIAC. The Voya Fixed Account is an obligation of VRIAC's general account which supports all of the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability.

BPAS and WEX Health, Inc. are not affiliated with the Voya family of companies.

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