



What you need to know about your employer's Retirement Medical Trust

One of the benefits offered to eligible employees by San Bernardino County is the Retirement Medical Trust (RMT) plan. This is an account that is set up by the County, for eligible employees, to help pay for healthcare costs in retirement.

Please refer to your applicable Memorandum of Understanding (MOU), Compensation Plan, Salary Ordinance, or Employment Contract for complete eligibility details.

What you should know about this valuable benefit:

- If eligible, the RMT account is established in your name and held in trust for you until you retire. You may also access any vested balance upon separation from service once you attain Normal Retirement Age.
- All contributions to your account are made by San Bernardino County and are based on a percentage of your salary or a percentage of your Sick Leave (as applicable) at the time of separation from service.
- The account is triple tax-free! Neither contributions, nor earnings in the account are taxed, and qualified reimbursements paid out to you from your account are not taxable by federal, state or local agencies when used to pay eligible healthcare expenses.
- After you retire or separate from service and attain Normal Retirement Age, your vested balance can be used to pay for eligible medical expenses, including insurance premiums. You can find a comprehensive list of eligible medical expenses when you log in to your account. (See account access instructions on this page.)
- If you should pass away with a balance remaining in your RMT account, the balance can be used to pay healthcare benefits to your surviving spouse and qualified dependents. If no spouse or dependents survive the participant, amounts remaining in the account may be forfeited.
- Reimbursements are not permitted for expenses incurred prior to enrollment in the Plan and no later than two years following the date of the expense.
- Administrative Fees, fund management fees and other fund operating expenses may apply. Fees depend on the investment option(s) chosen and your status as active or non-active. Please log in to cosb.beready2retire.com for individual fund fee information.

RMT account online access

You can monitor and manage your RMT account online. Once in your account, you can reallocate funds, view your account balance, find a list of eligible expenses and much more.

County employees with a defined contribution account may access their RMT account through Voya's participant website or the Voya Retire mobile app to enter the RMT Participant Portal using Single Sign-On (SSO) technology.

With SSO, you don't need to log into the Participant Portal separately. To view your account or to take any action, simply click on the RMT account name associated with your retirement account when you log in to cosb.beready2retire.com.



Where does the money go?

Once eligible for County Contributions, regular, ongoing contributions are contributed into a Vanguard target date fund, selected based on your estimated years to retirement.¹ Once the funds are in your account, you have the ability to re-allocate the funds to a variety of available investment options, and to manage your account online.

One-time contributions of unused Sick Leave are deposited into the Voya Fixed Account at the time of separation (as applicable) from service.

Investment choices in the RMT plan are identical to those found in the County's 457(b) Deferred Compensation Plan, with the exception of the Voya Fixed Account.

Questions about your RMT account?

Please contact Voya Financial Health Account Solutions at **(833) 232-4673** or **HASinfo@voya.com**. Customer Service Associates are available Monday – Thursday from 8:00 a.m. to 6:00 p.m. ET and Friday 5:00 a.m. to 2:00 p.m. PT.

Additionally, you may contact Voya's local representatives* at **(909) 748-6468** or toll free at **(800) 452-5842**.

* Investment adviser representative and/or registered representatives of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC). Investment advisory services are only offered through Investment adviser representatives of Voya Financial Advisors.

San Bernardino County is pleased to provide you with your Retirement Medical Trust account. It's one more way we're helping you to be ready for retirement.

cosb.beready2retire.com

¹ Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire or reach the age of 65. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

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

San Bernardino County is a separate entity and not a corporate affiliate of Voya Financial®.

This Retirement Medical Trust (RMT) Plan is a funded form of a Health Reimbursement Arrangement (HRA).

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

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options offered through the RMT Plan carefully before investing. The information booklets and underlying fund prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

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.

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.

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