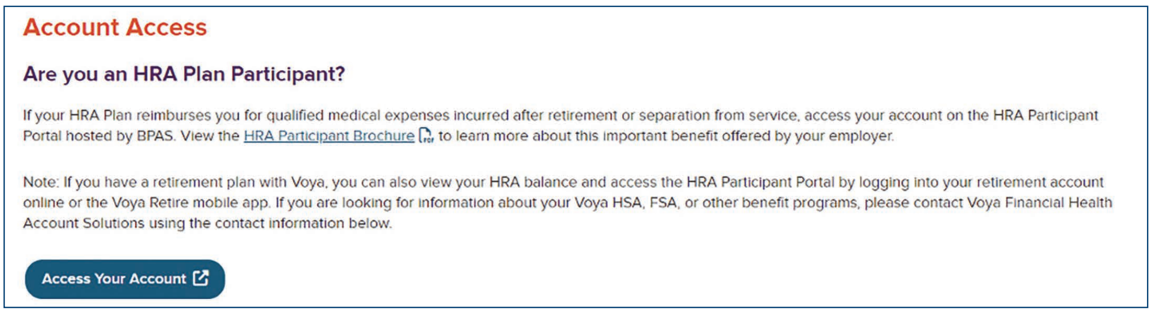
San Bernardino County RMT Account Claims Guide

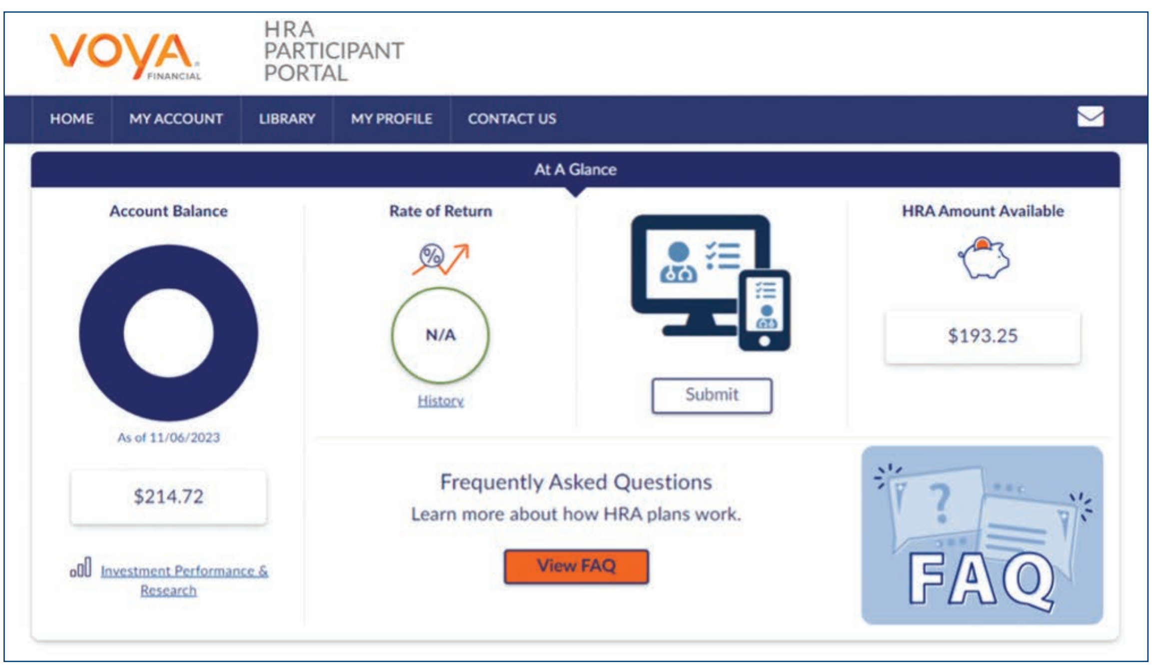
RMT Claims Portal

The Voya Claims Portal provides claims-active participants a simple approach to manage their account across multiple channels including web, mobile, and phone to submit, review and manage your qualified healthcare expenses for reimbursement. For log in instructions, please refer to the “San Bernardino County RMT Account Online Access” guide.



Once you have successfully signed into the participant portal, the “At a Glance” page presents you with your available account options. Here you can see your “Account Balance”, your “Rate of Return”, “Submit a Claim” and see the available balance for RMT claims. To enter the “Claims Portal” you will select the “Submit” button. This will launch the Voya Claims Portal.

** Please note that your account balance and HRA amount available will usually have a 10% variance to account for any pending claim payments.*



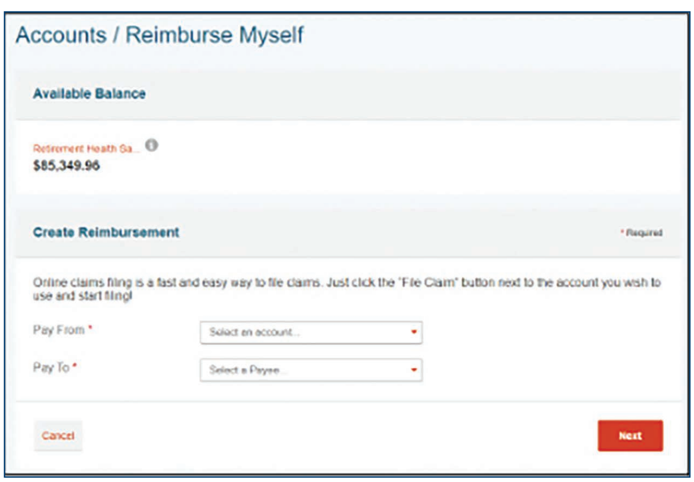
Simple entry of reimbursements, payment requests and management of expenses

From the landing page of the Claims Portal, you may easily process reimbursements, make payments or manage your expenses:

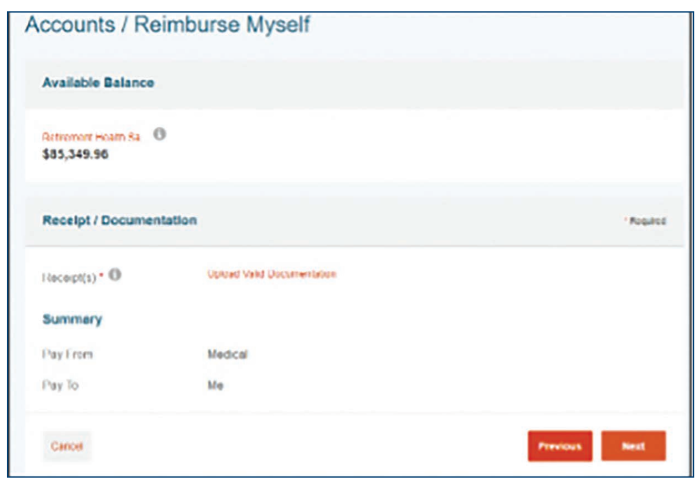
Reimbursing yourself for qualified expenses

If you have would like to submit a claim for reimbursement for qualified out of pocket expenses, click the "Reimburse Myself" button. Once selected, the following screen allows you to process reimbursement of a medical expense or be reimbursed for premium expenses. Here you will select to have the payment made from your "Medical" account and paid to yourself and upload the supporting documentation/receipt. Reimbursement requests are to be submitted no later than two years from when the expense was incurred.

Before entry:



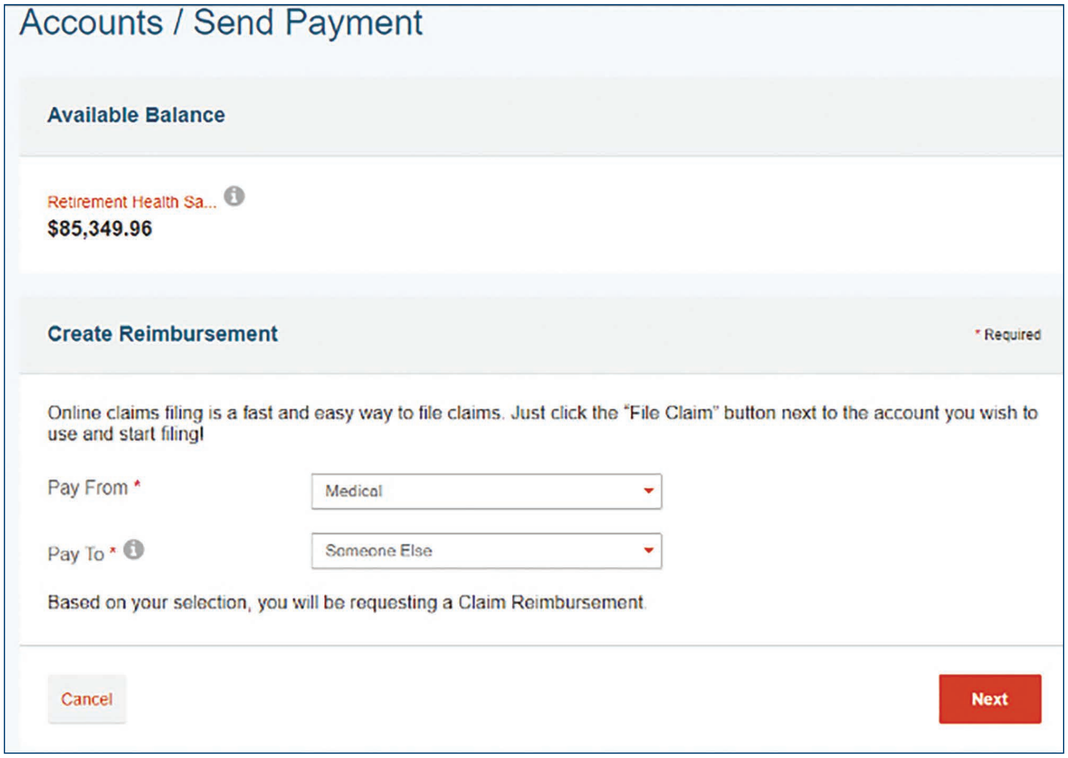
After data entry for reimbursement:



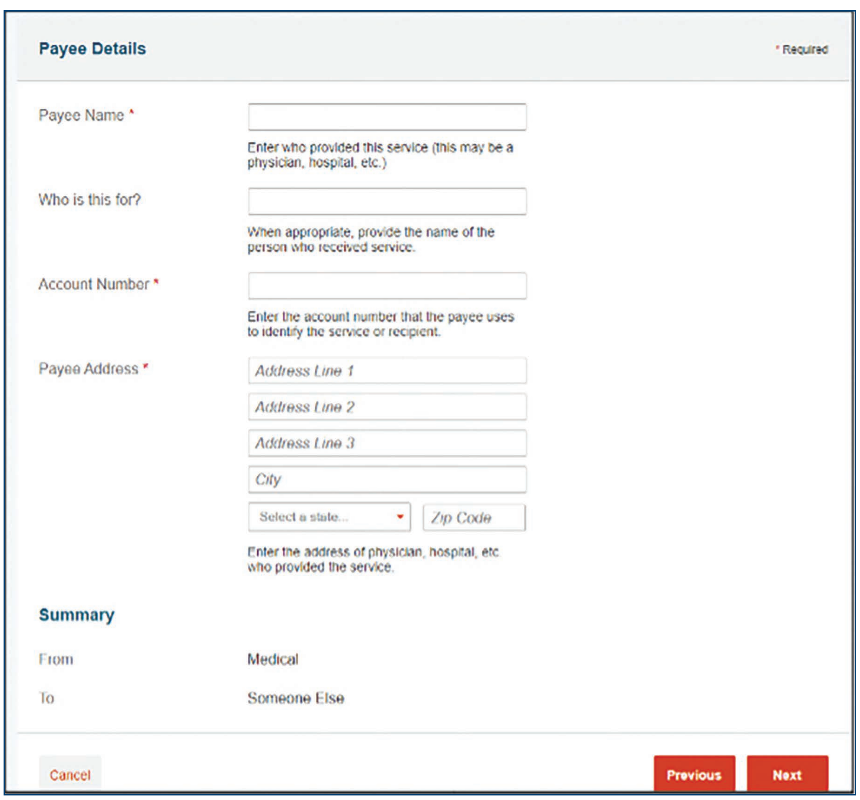
Sending a payment for qualified expenses from your RMT account

Select the “Send Payment” button to begin the process of sending a payment to a provider who has provided a qualified service or product.

Once selected, you will be presented with the following screen which allows you to create and process a payment request:



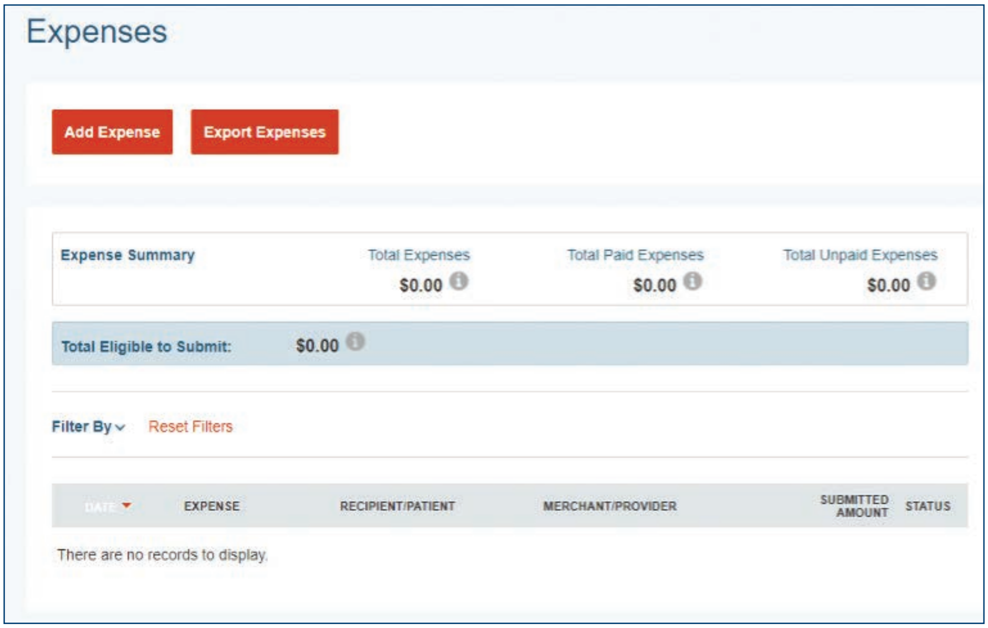
After clicking on the “Next” button, the following screen input will be presented to provide the details of the payee. Additionally, you will be prompted to upload documentation in each section. Once all details are submitted, Voya will generate payment and mail a check to the provider.



Managing your expenses

You may also upload your expenses as they occur by selecting the “Manage Expenses” button to begin the process of sending a payment to a medical provider. This may be helpful if you incur multiple out of pocket expenses.

After selecting the “Manage my Expenses” tab, the following screen input will be presented to allow you to upload and store receipts for expenses you have and to also see a summary of expenses submitted. You will also have the option to select unsubmitted expenses and submit them for reimbursement.

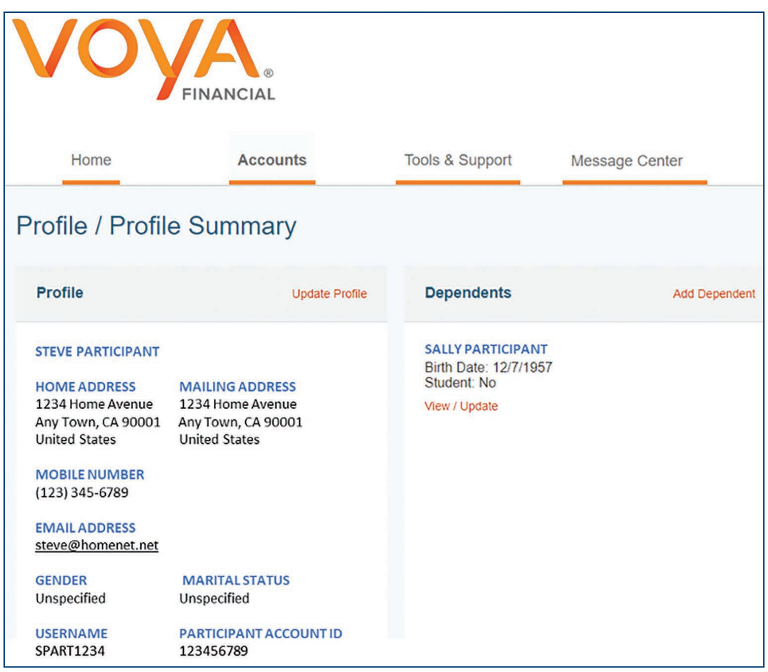


Updating/providing dependent information

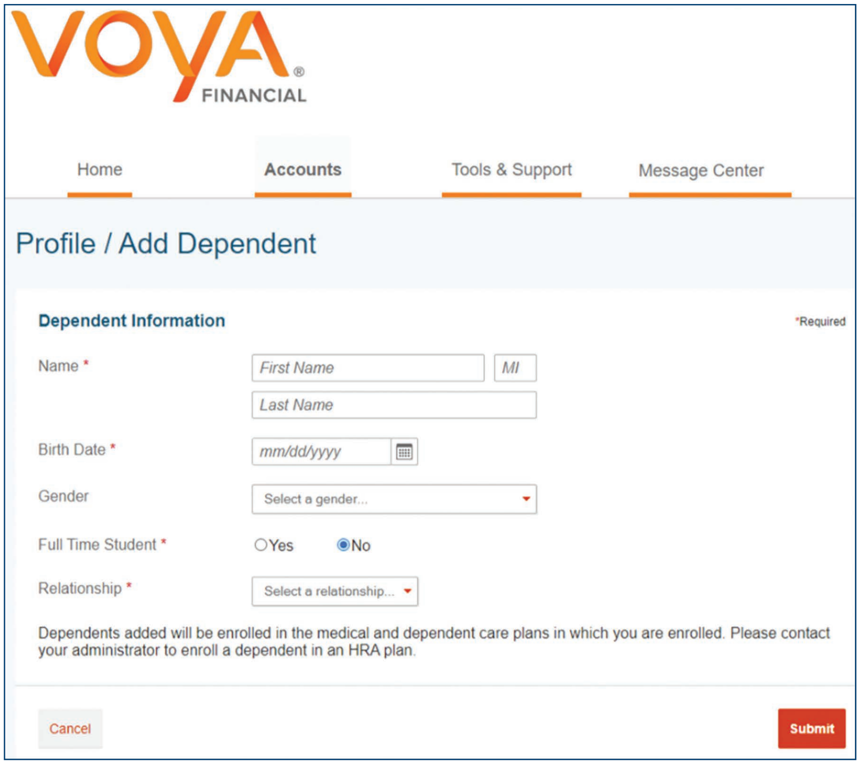
To update or provide dependent information related to your account, you may take the following steps within the Claims Portal:

- From the main landing page, select the “Accounts” tab;
- Then select “Profile/Summary” from the drop-down menu.

This will provide you with the following screen:



You will note your “Profile” information which may be updated and the “Dependent” information on file. Please note that if your marital status shows as “unspecified”, a spouse will not show as eligible. Selecting “Update Profile” allows you to edit the information provided. Similarly, you may view or update existing dependent information by selecting these options so you can submit claims for eligible expenses incurred by them. Selecting “Add Dependent” will present you with the following screen: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Home | Accounts | Tools & Support | Message Center

Profile / Add Dependent

Dependent Information *Required

Name * First Name MI
Last Name

Birth Date * mm/dd/yyyy

Gender Select a gender...

Full Time Student * Yes No

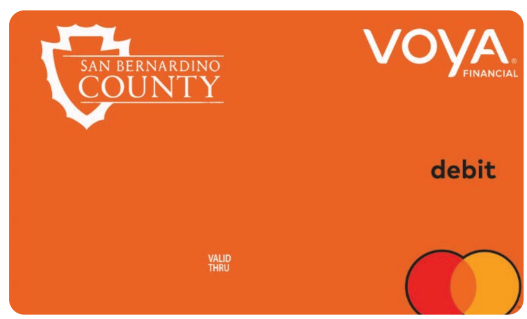
Relationship * Select a relationship...

Dependents added will be enrolled in the medical and dependent care plans in which you are enrolled. Please contact your administrator to enroll a dependent in an HRA plan.

Cancel Submit

A new dependent is added to your account by providing the data requested and clicking the “Submit” button.

Medical expenses debit card



Once your RMT account becomes claims-active, you will be sent a debit card to utilize as a convenient method to access available account funds for qualified medical expenses. With your debit cards use, qualified expenses are paid for automatically at the point-of-purchase, eliminating the need to submit requests for reimbursement or waiting for payments to be made. Two debit cards will be mailed to you within 10 days of your account becoming claims eligible. Please watch for it to arrive at your home address along with the Cardholder Agreement in a plain white envelope.

Your debit card is eligible for use based upon the funds available in your RMT account. When using your debit card, the amount of the expense is automatically deducted from your available account balance and paid directly to the authorized provider. Remember to save your receipts as you must retain records and documents to validate your card transactions. In some cases, you may be required to provide additional documentation regarding a debit card transaction.

Where to use your debit card

Your debit card may be used at merchants who accept Mastercard and who also have an inventory information approval system (IIAS) in place to identify account-eligible purchases. At the point of purchase, the IIAS automatically approves the purchase of eligible items and payment is made automatically to the authorized merchant from your benefits.

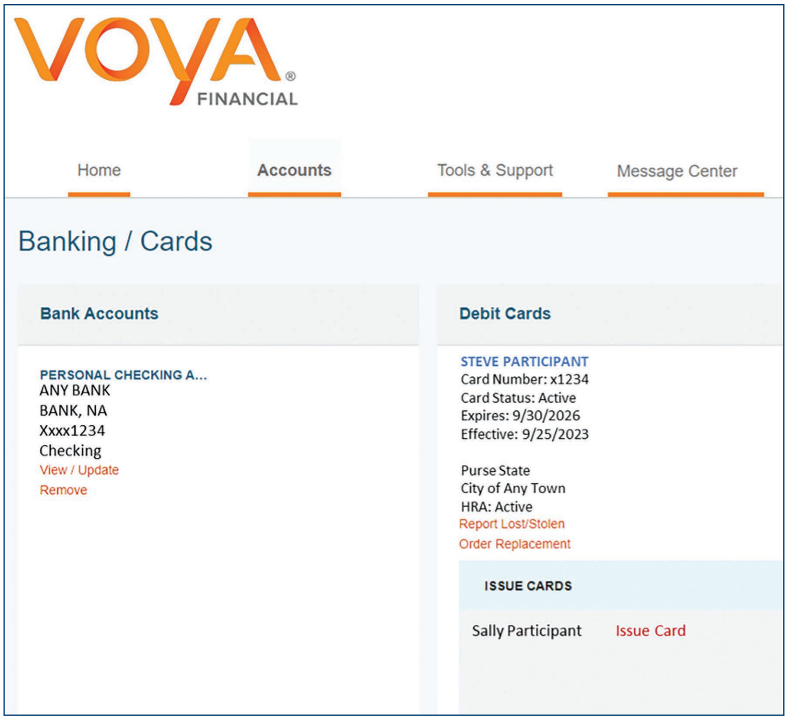
- Eligible items are automatically approved at authorized merchants and paid from your benefit account.
- Don’t worry, your purchases cannot exceed your available account balance.

Updating/providing banking information

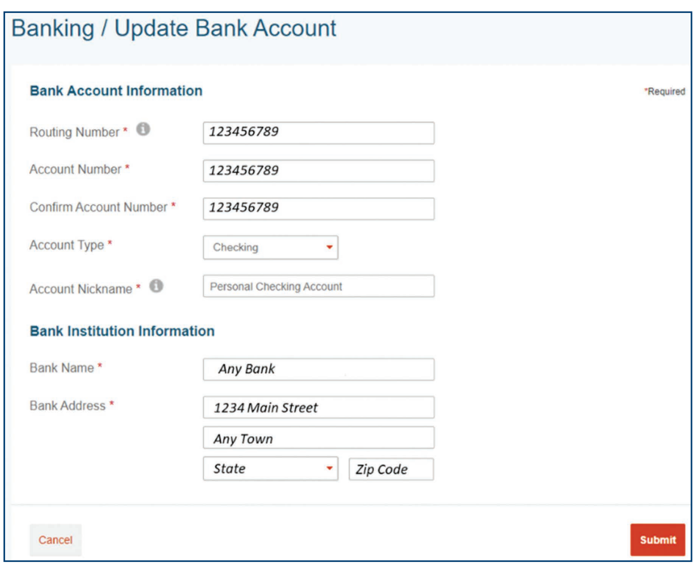
Instead of having physical checks mailed as reimbursement for out of pocket expenses, you may add banking information so your reimbursement is deposited into your bank account. To update or provide banking information related to your account, you may take the following steps within the Claims Portal:

- From the main landing page, select the "Accounts" tab;
- Then select "Banking/Cards" from the drop-down menu.

This will provide you with the following screen:



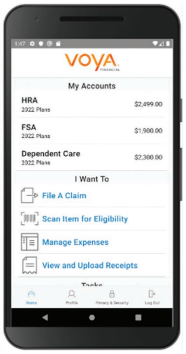
To provide or update your banking information, select "View/Update" under Bank Accounts. This will present the following screen:



From this screen you can enter the details related to you checking or savings account. Once completed, select the "Submit" button.

From the "Banking/Cards" section of the "Accounts" page, you can also report lost cards and request replacement cards if needed.

Voya Health Account Solutions Mobile App (for iPhone and Android)



To download the Voya Health Account Solutions Mobile App, visit the Apple App Store and or Google Play Store and search for Voya Health App. Voya has developed the mobile app to help you manage your account easily and efficiently from any place, at any time.

With the mobile app, you can scan product barcodes to determine eligibility, take or upload a picture of a receipt and submit for a new or existing claim and more!

ANDROID APP ON Google play

Download on the App Store

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Questions?

Should you have additional questions about the San Bernardino County RMT plan or your account, you can contact either San Bernardino County's Voya Service Team or Voya Health Account Solutions Team for further information.

Voya's San Bernardino County Service Team:
Telephone: 909-748-6468

Voya's Health Account Solution Call Center:
Toll-free: 833-232-4673
Office Hours: 5:00 a.m. – 3:00 p.m., PST Monday – Thursday and 5:00 a.m. to 2:00 p.m. PT on Friday

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.

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

Insurance products issued by Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial Partners LLC.** 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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