

Voya Health Account Solutions

Helping employees make the connection between health and wealth

Voya Health Account Solutions provides pre-tax reimbursement and savings accounts to more than 2,900 clients and over 300,000 participants. Flexibility, employer and employee education, as well as investments in technology are the hallmarks of their administration. Voya provides every client a dedicated account manager and implementation manager, along with 24/7/365 live customer service (*Voya's services are available for new employers with 200+ eligible lives*). Learn more at voya.com/page/voya-health-account-solutions-2

Voya Health Account Solutions specializes in the design, compliance, and administration of:



Health Reimbursement Arrangements (HRA)



Flexible Spending Accounts (FSA)



Commuter Benefits



Tuition and Wellness Reimbursement Accounts



Health Savings Accounts (HSA)



COBRA Administration



Direct and Retiree Billing

Key Highlights of HRA Administration

- Weekly claims feed from Harvard Pilgrim allows HRA claims to be processed automatically, eliminating the need for employees to submit separately.
- Employers may choose for HRA reimbursements to be paid to the employee (via check or direct deposit) or to the provider.
- Weekly electronic eligibility file from Harvard Pilgrim captures plan adds, terminations and changes.
- Employees can manage their HRA on the web-based participant portal and mobile app. This includes viewing claim history, balance, payment details and status, text message alerts and much more.
- Claims are processed and paid each business day.
- Employers have anytime access to the administrator portal to pull reports on demand and view account balance information, enrollments and more, all while maintaining compliance with HIPAA.
- HRA plan design flexibility allows employers to manage employee morale and benefit costs in conjunction with high-deductible health plans.
- A dedicated implementation manager works with employers for successful onboarding. Each client has a dedicated account manager, who handles all of the client's services with Voya Health Account Solutions.

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Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Voya HRA Features

Employer Features	
Methods of enrollment	Weekly electronic eligibility file from Harvard Pilgrim, weekly file from any enrollment platform or file vendor, file template uploaded through employer portal
Claims funding	Employer invoiced weekly for claims paid the prior week. Payment may be made electronically through EFT or ACH, or by paper check.
HRA fees with Harvard Pilgrim claims feed in place	Implementation, setup and renewal fees: Waived Admin Fees: Underwritten, not to exceed \$4.50 per account per month (monthly minimum may apply) Non-discrimination testing is done upon request, no separate fee
Payment direction	Employer choice of Participant Pay (direct deposit or check) or Provider Pay
HRA design options	Front-end, back-end, percentage split, tiered and other complex designs
Reimbursement level	Contract level or individual family member level
Employer reporting	Standard: Monthly Enrollment Report, Account Balance Report, Claims Activity Report. Additional reports and frequency are available.
Employer support - pre-sales	Contact Arthur Shattuck, AVP Health Account Solutions Arthur.Shattuck@voya.com and HealthAccountSales@voya.com . (Available for employer groups of 200+ lives.)
Employer support - implementation	Assigned a dedicated implementation manager
Employer support - account management	Large groups are supported by Dedicated Representatives. Small groups are supported by a Dedicated Service Team
Employer portal	Robust and secure anytime access with on-demand reporting
Employee Features	
Administrative fees	None
Reimbursement type	Employee Pay: direct deposit or paper check Provider Pay: paper check
Monthly statement delivery	Electronic
Customer service	24/7/365 live customer service through toll free number. During core business hours, online chat, and email are available. Language translations available for calls and chats during core business hours
Automated customer service (anytime access)	Employee portal, mobile app, telephone IVR

> Learn more. Contact Arthur Shattuck, AVP Health Account Solutions
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