

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 3,100 clients and nearly 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. Learn more at voya.com

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
Benefits



Direct and
Retiree Billing

Key Highlights of HSA Administration

- › Expertise in HSA consultation, education, compliance, enrollment and funding.
- › Debit card convenience. Pay at point-of-service/sale, use information to pay provider invoices, use as payment method for mail order pharmacies. One card for all Voya Health Account Solutions card-based plans. Smart card technology and plan stacking rules determine account to debit.
- › Over 30 investment options. Minimum investment threshold of \$1,000. Automatic investment sweeps and one-time trades. Complete investment management through HSA portal and mobile app.
- › HSA Advance option
- › Employees can manage their HSA through a secure online portal and mobile app, including managing investments.
- › Employers have anytime access to the secure administrator portal to pull reports on demand, view enrollments and more. One login accesses all of the employer's account-based plans with Voya Health Account Solutions.

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

Voya HSA Features

| Employer Features | |
|--|---|
| Methods of enrollment | Weekly file from any enrollment platform or file vendor, file template uploaded through employer portal, Voya online enrollment system |
| Methods of employer funding | EFT |
| Employee education meetings/webinars/benefit fairs | Yes |
| Plan documents | Yes |
| Distribution options | Pay to self, pay to someone else |
| Employer reporting | On-demand, automatic, ad hoc |
| Employer support – pre-sales | Contact Amanda Sciria, AVP Health Account Solutions Amanda.Sciria@voya.com 603-391-6414 |
| Employer support – implementation | Assigned a dedicated Implementation Manager |
| Employer support – account management | Assigned a dedicated Account Manager who handles all services |
| Employer portal | Robust and secure anytime access with on-demand reporting |
| Fees | |
| Set up and renewal | Waived |
| Monthly admin | All HSAs underwritten, not to exceed \$3.50 |
| Monthly admin for terminated employees | \$3.50 |
| Debit card (cards come in sets of two) | Initial set of card fees waived; Additional/Replacement sets not to exceed \$5.00 ¹ |
| Employee Features | |
| Welcome kit | Confirmation sent with link to welcome letter. Welcome letter has links to HSA FAQ, HSA videos and more. |
| Monthly statement | Electronic statement available on portal and can be downloaded and/or printed. Mailed paper statement upon request (fee may apply) |
| Debit card | Debit cards come in a set of two. One debit card for all Voya Health Account Solutions card based plans |
| Online bill pay | Yes, participants can upload claims to pay online, but participants overwhelmingly prefer our debit card convenience to pay at point-of-service/sale and when paying provider paper and electronic invoices |
| Tax reporting | Yes |
| FDIC-insured cash balances | Yes |
| Interest rate on cash balances | Yes, current rates can be provided |
| Investment options | Yes, investments can be managed through portal or mobile app |
| Automatic sweep to investments | Opt in and set sweep threshold (minimum \$1,000) |
| Allocate investment funds | Yes |
| Customer service Voya Customer Service: Monday – Thursday 8:00 a.m. – 6:00 p.m. (Eastern); Friday 8:00 a.m. – 5:00 p.m. (Eastern) | 24/7/365 live customer service through toll free number. During core business hours, online chat, text to 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 |

¹ Fee deducted from participant's HSA.

Learn more. Contact Amanda Sciria, AVP Health Account Solutions
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