

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 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.
- 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.

This information has been provided by Voya Benefits Company, LLC, as of October 2024, and is subject to change without notice. Harvard Pilgrim Health Care, Inc., including its affiliates, disclaims any implied warranty or representation about its accuracy or completeness. Please review the documents provided to members upon enrollment by Voya for complete information on their programs and services.

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, 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 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
Fees	
Set up and renewal	Waived
Monthly admin	All HSAs underwritten, not to exceed \$2.50
Monthly admin for terminated employees	\$3.50
Debit card (cards come in sets of two)	Initial set of card fees waived; Additional/Replacement sets waived
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. Single 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	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
Arthur.Shattuck@voya.com and HealthAccountSales@voya.com