

Consumer portal quickstart guide

Voya Health Account Solutions

Welcome to the Voya Health Account Solutions Consumer Portal. This one-stop portal gives 24/7 access to view information and manage your Health Account Solutions. In the following pages, find information on how to:

- File Flexible Spending Accounts (FSA) Health Reimbursement Accounts (HRA), Parking Account claims and Health Saving Accounts (HSA) distribution online.
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View account activity, claims history and payment (reimbursement) history
- Report a lost/stolen card and request a new one
- Update personal profile information
- Change login ID and/or password
- Download plan information, forms, and notifications

If you have questions about your accounts(s), contact the Voya Health Account Solutions team:

☎ Phone: **888-401-3539** Live customer support 24/7
Fax: **603-647-4668**

@ Email: **HSAinfo@voya.com**

✉ Mail: Voya Financial Consumer Services
PO Box 1300
Manchester, NH 03105

How do I log onto the home page?

1. Go to Benstrat.navigatorsuite.com
2. Enter your username and password
3. Click **Login**

Note: The first time you login, click the “**Get Started**” button. Follow the instructions to verify your identity. Once you enter your information, an email will be sent to the email address associated with your account. Use the one-time passcode to create your username and password, and setup your security questions. You will have 60 minutes to use the one-time passcode. If no email is associated with your account, you will receive an error message to call Voya Consumer Services to add an email and complete registration. For HSAs, you will need to read and accept the Terms and Conditions as well.

The **Home Page** is easy to navigate:

- The **I Want To** section contains the most frequently used features for the Consumer Portal.
- The **Tasks** section displays alerts and relevant links that allow you to keep current with your accounts.
- The **Accounts** section links to your Accounts, Investments, and Profile.
- The **Recent Transaction** section displays the last three transactions on your account(s).
- The **Quick View** section shows some of your key account information.

You can also hover over the tabs at the top of the page.

The screenshot shows the Voya Health Savings and Spending Accounts home page. At the top, there's a navigation bar with tabs for Home, Accounts, Tools & Support, and Message Center. Below this is a large orange banner with the text "Voya Health™ Health Savings and Spending Accounts". Under the banner, there's a section titled "I Want To:" with buttons for "Reimburse Money", "Send Payment", "Contribute to HSA", "Manage Investments", and "Manage My Expenses". Below this is a "Tasks" section with a list of tasks: "New Provider Payment: \$15.12 on 3/16/2021", "Limited Purpose Flexible Spending Account: \$15.30", "Dependent Care Flexible Spending Account: \$15.10", and "Transfer: \$7.41". Below the tasks is an "Accounts" section with two columns of account balances. The first column is for the "HEALTH SAVINGS ACCOUNT" and the second is for the "FLEXIBLE SPENDING ACCOUNT". Each column lists various accounts and their balances. Below the accounts is a "Have 2 minutes?" section with a button to "Share Your Review". Below this is a "Recent Transactions" section with a table of transactions. Finally, there's a "Quick View" section with two bar charts: "HSA Contributions & Distributions" and "HSA Contributions by Tax Year".

Account	Balance
Cash Account	\$2,000.00
Investment Account	\$14,880.55

Account	Balance
Limited Purpose Flexible	\$2,700.00
Dependent Care Flexible	\$1,280.01
Transfer	\$768.00
Parking	\$768.00

Account	Balance
Limited Purpose Flexible	\$2,664.70
Dependent Care Flexible	\$4,889.44
Transfer	\$3,177.54
Parking	\$2,188.00

Date	Description	Account	Amount
3/16/2021	Dependent Care	Child Adkins	\$4.28
3/16/2021	Dental	Nita Adkins, Child A	\$7.68
3/16/2021	Commuter	Nita Adkins	\$1.75

Category	Amount
Contributions	\$1,000.00
Distributions	\$1,000.00

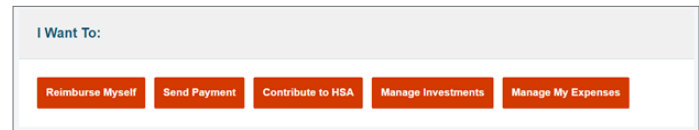
Tax Year	Contributions
2020	\$7,000.00
2021	\$7,000.00
2022	\$7,000.00

How do I file FSA, HRA or Parking Account claims and upload a receipt?

You can submit the claim via the online portal, the mobile application, or the Reimbursement Request Form.

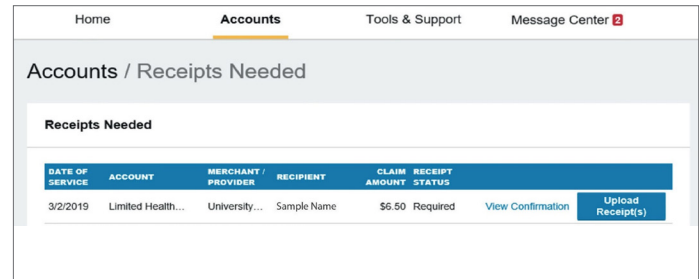
1. On the **Home Page**, click **Reimburse Myself or Send Payment** under the “I want to...” section, **or** from any page on the portal, expand the **Accounts** tab on the top of the screen.
2. The claim-filing wizard will walk you through the request, including entry of information, payee details, and uploading a receipt.
3. For submitting more than one claim, click **Add Another** from the **Transaction Summary** page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions and click **Submit** to send the claims for processing.
5. On the **claim confirmation** page, you can print each **claim confirmation form** as a record of your submission. If you did not upload a receipt, you can upload it from this screen or print a **Claim Confirmation Form** to submit to the administrator with the required receipts.

Note: If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the Claims page where you can see the claims that require documentation. You can easily upload the receipts from this page. Click to expand the line item to view claim details and the **upload receipts link**. To validate your claim, submit a receipt with the date(s) of service, type(s) of service, cost of service(s), and merchant name/information.



I Want To:

Reimburse Myself Send Payment Contribute to HSA Manage Investments Manage My Expenses



Home Accounts Tools & Support Message Center 2

Accounts / Receipts Needed

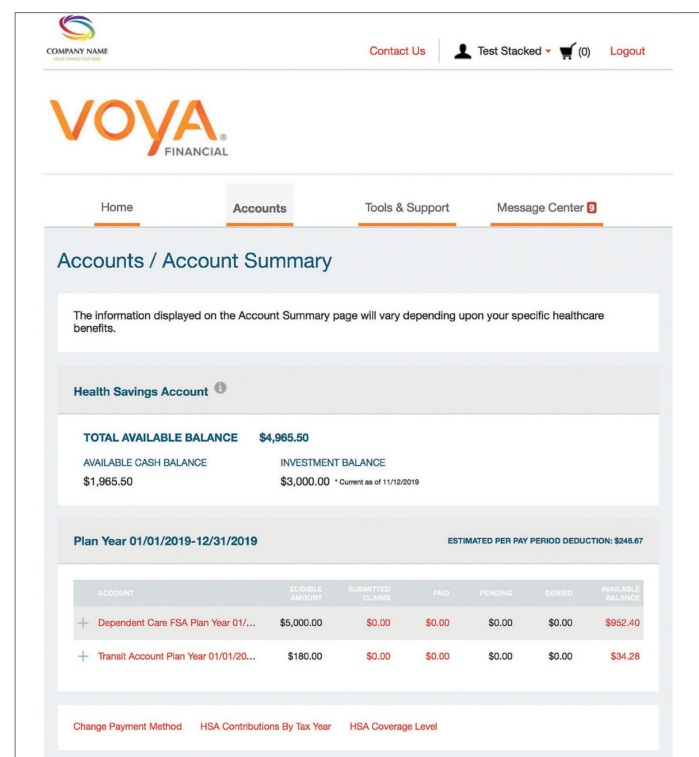
Receipts Needed

DATE OF SERVICE	ACCOUNT	MERCHANT / PROVIDER	RECIPIENT	CLAIM AMOUNT	RECEIPT STATUS	
3/2/2019	Limited Health...	University...	Sample Name	\$6.50	Required	View Confirmation Upload Receipt(s)

How do I view current balances and account activity?

1. For current account balance only, on the **Home Page**, see the **Accounts** section.
2. For all account activity, click on the **Accounts** tab from the Home Page to bring you to the Account Summary page. Then, select the dollar amounts for more detail (click on the amount under **Available** to view balance).

Note: You can see election details by clicking to expand the line item for each account.



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Contact Us Test Stacked (0) Logout

Home Accounts Tools & Support Message Center 2

Accounts / Account Summary

The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits.

Health Savings Account ⓘ

TOTAL AVAILABLE BALANCE \$4,965.50

AVAILABLE CASH BALANCE \$1,965.50 INVESTMENT BALANCE \$3,000.00 * Current as of 11/12/2019

Plan Year 01/01/2019-12/31/2019 ESTIMATED PER PAY PERIOD DEDUCTION: \$248.67

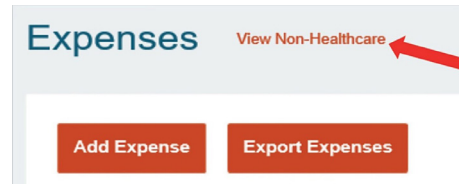
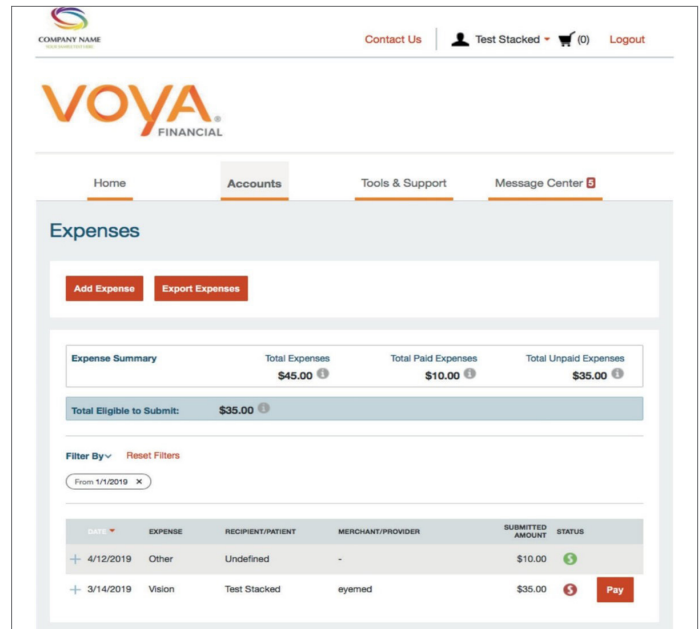
ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Dependent Care FSA Plan Year 01/...	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$952.40
+ Transit Account Plan Year 01/01/20...	\$180.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.28

Change Payment Method HSA Contributions By Tax Year HSA Coverage Level

How can I view all healthcare expense activity in one place?

1. From the **Home Page**, under the **Accounts** tab, click **Expenses**. The Expenses page provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
2. Easily filter expenses by clicking on the filter options on the navigation pane on the left side of the screen or by clicking on the field headers within the **Expenses** page.
3. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the top of the page.

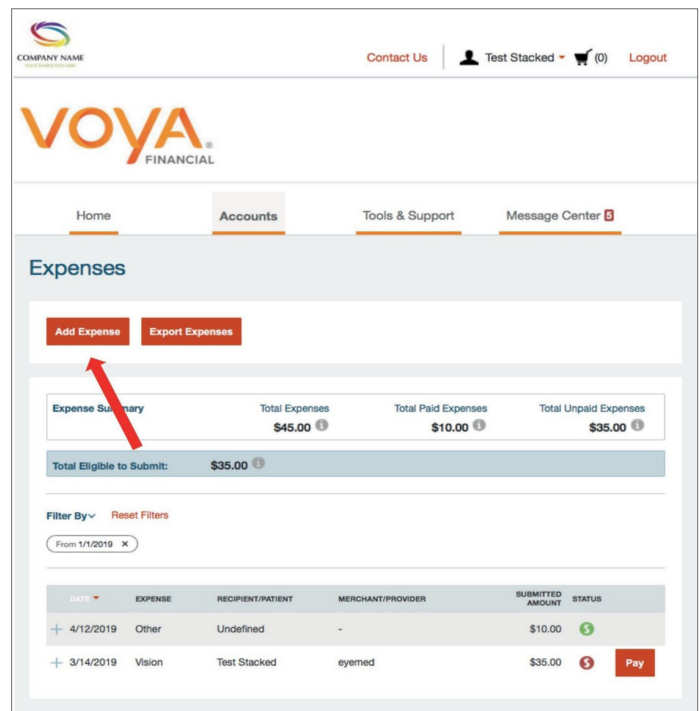
Note: You can toggle between the Healthcare and Non-Healthcare expenses summary pages.



How do I add an expense?

1. From the **Expenses** page, click on the **Add Expense** button on the top of the page.
2. Complete the expense detail fields. You can upload a copy of the receipt and add notes for your records.
3. Once the expense has been added to the **Expenses** page, you can pay the expense if you choose.

Tip: Select all the recipient(s)/patient(s) associated with the expense.



How do I pay an expense?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Expenses** page.
2. Expenses will be categorized and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Choose which expenses you would like to pay. Eligible accounts to pay from will be available to view.
4. When you click **Pay**, the claim details from the **Expenses** page will be pre-populated within the claim form. Review and edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.

How do I edit an existing expense?

1. You can edit expense details for all claim statuses directly from the **Expenses** page.
2. Expand the claim details visible by clicking on the expense line item from the Dashboard.
3. You will see options to add expense notes, update the expense details, mark the expense as paid/unpaid, or remove the expense.

Expense Summary

Total Expenses	Total Paid Expenses	Total Unpaid Expenses
\$45.00	\$10.00	\$35.00

Total Eligible to Submit: \$35.00

Filter By Reset Filters

From 1/1/2019

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
4/12/2019	Other	Undefined	-	\$10.00	✓
3/14/2019	Vision	Test Stacked	eyemed	\$35.00	✗ Pay

Expense Details

Description: vision
Source: Online
Expense Amount: \$35.00
Payable Amount: \$35.00

Date(s) of Service: 3/14/2019
Total Billed Amount: \$35.00
Received Date: 3/28/2019

Upload Receipt(s) Add Expense Note Mark as Paid
Remove Expense Update Expense

How do I view my claims history and status?

1. From the **Home Page**, under the **Accounts Tab**, click on **Claims**. You can apply filters from the top of the screen. You can filter by plan year, account type, claim status, or receipt status.
2. By clicking on the line of the claim, you can expand the data to display additional claim details.

Did you know? For an alternative perspective, you may also view claims history and status for all claim types, including dependent care on the **Expenses** page. You can apply filters from the top of the screen. Filter options on the dashboard screen include: expense type, status, date, recipient, or merchant/provider. You may also search for a specific expense by entering a description into the search field.

Accounts / File A Claim

Available Balance

Health Savings Accou...	Limited Purpose Flex...	Dependent Care Flexi...	Transit
\$15,490.55	\$2,684.70	\$4,989.44	\$3,172.54

Parking \$3,180.00

Create Reimbursement

Online claims filing is a fast and easy way to file claims. Just click the "File Claim" button next to the account you wish to use and start filing!

Pay From * Select an account...

Pay To * Select a Payee...

Cancel **Next**

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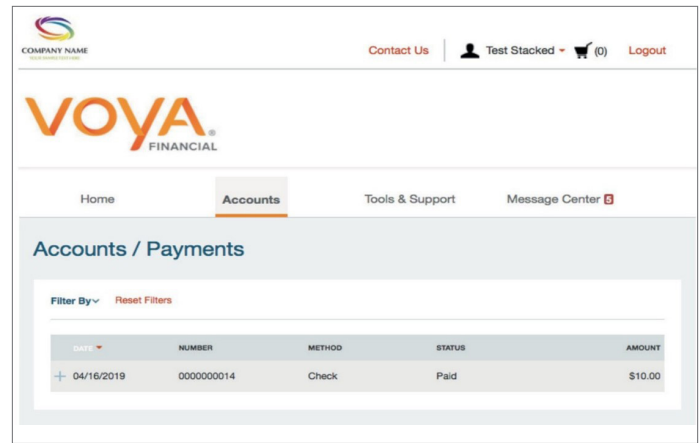
Accounts / Claims

Filter By Reset Filters

DATE OF SERVICE	ACCOUNT	MERCHANT/PROVIDER	CLAIM STATUS	AMOUNT
02/16/2021	Dependent Care Flexi...	Little Wonders Daycare	Pending Reimbursement	\$5.28
02/16/2021	Limited Purpose Flexib...	Eastside Dental	Pending Reimbursement	\$7.65
02/16/2021	Transit	Metro Transit	Pending Reimbursement	\$3.73
01/16/2021	Dependent Care Flexi...	Little Wonders Daycare	Pending Reimbursement	\$5.28
01/16/2021	Limited Purpose Flexib...	Eastside Dental	Pending Reimbursement	\$7.65

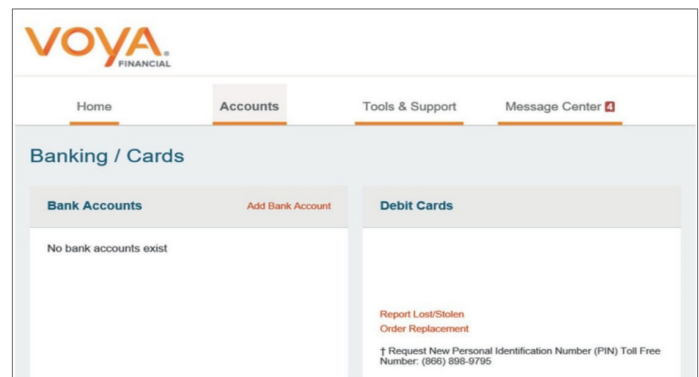
How do I view my payment (reimbursement) history?

1. From the **Home Page**, under the **Accounts** tab, click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. By clicking on the line of a payment, you can expand it to display additional details about the transaction.



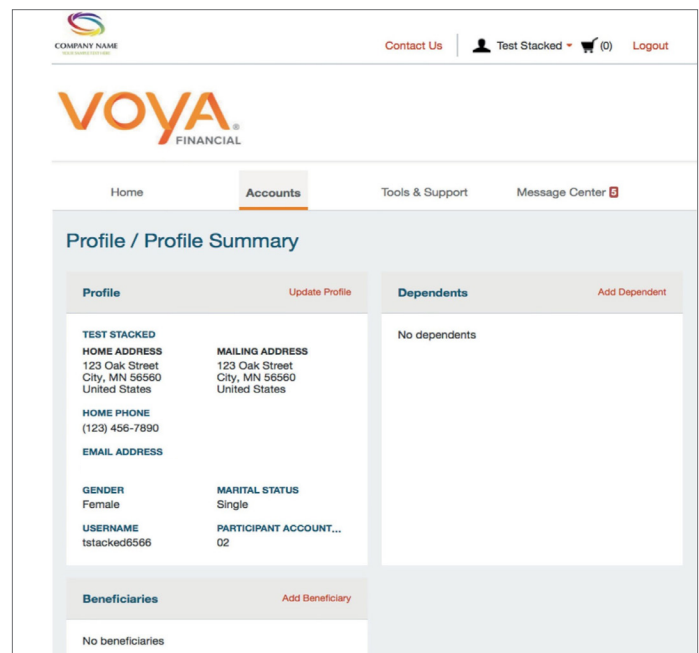
How do I report a debit card missing and/or request a new card for myself or a dependent?

1. From the **Home Page**, under the **Accounts** tab, click **Banking/Cards**.
2. Under the **Debit Cards** column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.



How do I update my personal profile?

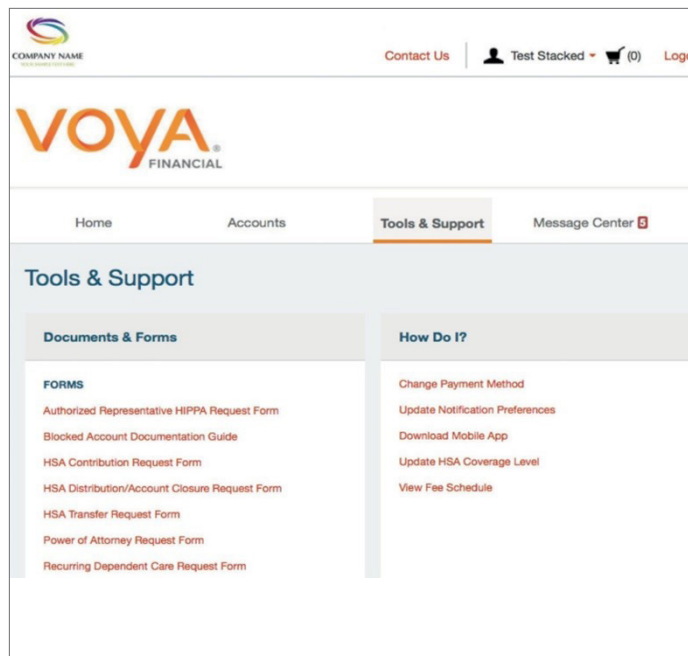
1. From the **Home Page**, under the **Accounts** tab, click **Profile Summary**. Here you can update your profile information, add **beneficiaries**, and see your dependent information.
2. Click the appropriate link for you. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.



How do I get my reimbursement faster?

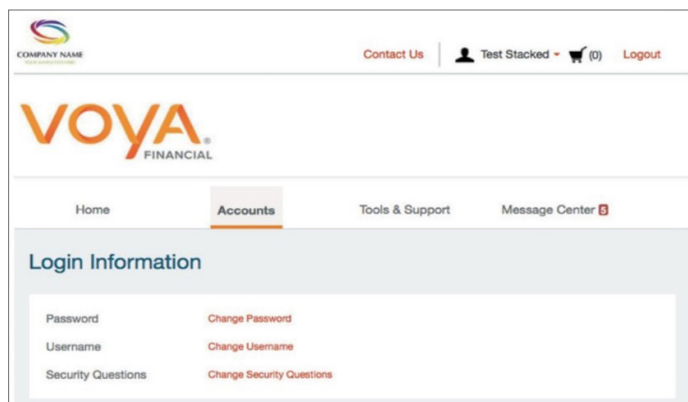
The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Before you begin, make sure that your employer is offering direct deposit setup online.

1. From the **Home Page**, under the **Tools & Support** tab, click **Change Payment Method** under the “**How Do I**” section.
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Direct Deposit** and **Update Bank Account**.
4. Enter your bank account information and click **Submit**.
5. The **Payment Method Changed** confirmation displays.
6. If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or “micro- deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.



How do I change my login and/or password?

1. From the **Home Page**, under the **Accounts** tab, click **Login Information**.
2. Follow instructions on the screen.
3. Click Save.



How do I view or access:

Documents and Forms

1. From the **Home Page**, click the **Tools & Support** tab.
2. Click any form or document of your choice.

Notifications

1. From the **Home Page**, click the **Message Center** tab.
2. Click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously.
3. You can also **Update Notification Preferences** by clicking on the link next to **Notifications**.

Plan Information

1. On the **Home Page**, under the **Accounts Tab**, click the **Account Summary** page.
2. Click onto the applicable account name and the **Plan Rules** will open in a pop-up window. From the **Home Page** under the **Tools & Support** page, you may view **Plan Summaries** for basic information. Then click each applicable plan to see the plan details.

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by an approved HSA custodian as indicated in the applicable custodial agreement. For all other products, administration services provided in part by WEX Health, Inc..

This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

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